

CITY OF SELMA HOUSING ELEMENT

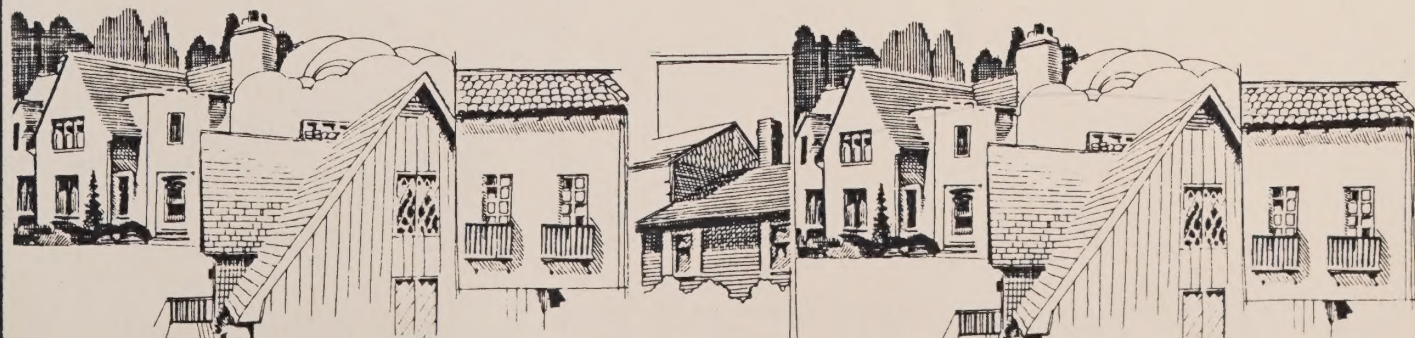
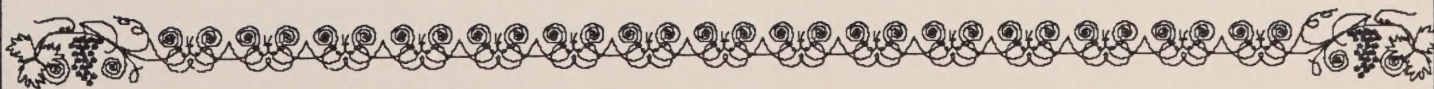



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CITY OF SELMA HOUSING ELEMENT

Adopted: Oct. 21, 1991
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INTRODUCTION

The Housing Element is one of seven General Plan Elements mandated by the State of California. It is intended to direct residential development and renewal efforts in ways that are consistent with the overall economic and social values of the City. Further, these efforts should work toward achievement of the State goal of accommodating the housing needs of Californians at all economic levels. The residential character of the City is, to a large extent, dependent upon the variety of its housing units, their location, and their maintenance.

The Housing Element is the City's official response to findings by the State Legislature that the availability of decent housing, and a suitable living environment for every Californian, is a high priority. By identifying local housing needs, adopting appropriate goals and policies, and providing local legislation and programs to meet these needs, local government will be more effective in dealing with the housing needs of its residents.

AUTHORITY

Section 65580 of the California Government Code contains directives for preparation of local Housing Elements.

RELATIONSHIP TO OTHER GENERAL PLAN ELEMENTS AND RELATED PROGRAMS

The Housing Element of the General Plan is only one part of a local jurisdiction's planning program. There are many interrelationships with other program activities which limit, augment, and implement policies and goals of the Housing Element.

State Planning Law

State law requires all local jurisdictions to adopt and maintain a General Plan incorporating a Statement of Development Policies and seven required elements. The law also requires the plan to be internally consistent, to have zoning conformance (except charter cities), and not be amendable at will. Additionally, §65300.7 of the law provides that local agencies may prepare their general plans to accommodate local conditions and circumstances, while meeting the law's minimum requirements.

Local General Plans

The General Plan should be comprehensible to the public. To meet this test it should not be long or complicated. It is not intended to present a full array of all City programs and conditions and circumstances to fully satisfy a comprehensive understanding by people not reasonably familiar with local and State laws. A local plan will not, typically, identify all linkages in City programs and processes which may impact a plan policy or program.

Housing Element Implementation

The City's Housing Element serves as a guide to several City and County departments and agencies. It is not self-implementing. Some of the relationships are:

1. The County's Community Development Department is most heavily involved in the implementation of the Housing Element. The Department's programs and the Housing Assistance Plan represent implementation actions.
2. The Environmental Health System of the Fresno County Health Department is responsible for County-wide Housing Code enforcement and monitoring.
3. The Housing Authorities of the City and County of Fresno are responsible for the development and maintenance of public housing and administering programs providing low rent housing. (The Housing Authorities are a single administrative agency hereafter referred to as the Housing Authority.)
4. The City Planning Department develops statistical information, land use policies, housing policies, and General Plan Elements. It also maintains the Zoning Ordinance and administers the California Environmental Quality Act. The Building Department enforces building and rehabilitation codes.
5. The Council of Fresno County Governments (COFCG) is responsible for maintaining a regional housing element which is essentially a compilation of all member agency elements into a coordinated document, and preparing a Regional Housing Allocation Plan.
6. The County Social Services Department and Economic Opportunities Commission both provide extensive assistance programs ranging from supplemental grants for rent to grants to defray utility costs.

Information relating to each of these functions and the services provided by the various agencies is available to the public through a variety of different means. Referrals to the public regarding programs provided by the Environmental Health System are provided by the City of Selma Building Department or through citizen complaints.

Referrals to the Housing Authority and information regarding its programs are provided by posting within the City, the Fresno County Department of Social Services, the Economic Opportunities Commission or other social service agencies.

Through regular workshops held within the County, the City of Selma as well as, the other cities within the County have an opportunity to meet with the staff of the local COFCG and discuss not only housing issues but other community development issues as well.

General Plan Consistency

The California Government Code requires that General Plans contain an integrated, internally consistent set of policies. When any one element of the General Plan is revised, and especially when new policies and priorities are proposed, the other elements must be reviewed to ensure that internal consistency is maintained.

It is anticipated that the City of Selma will initiate its General Plan update in the 1991-92 fiscal year. During that process those policies and priorities established as part of this element will be reviewed and incorporated into the various other elements of the plan.

HOUSING ELEMENT ORGANIZATION

Government Code §65583 requires the Housing Element to include these basic components:

1. A review of the previous element's goals, policies, programs and objectives to ascertain the effectiveness of each factor and the overall effectiveness of the element. Revise the update based upon the results of the review.
2. An assessment of housing needs and an inventory of resources and constraints relevant to the meeting of these needs.
3. A statement of the community's goals, quantified objectives, and policies relative to the maintenance, improvement, and development of housing.
4. A program which sets forth a five-year schedule of actions the local government is undertaking or intends to undertake to implement the policies and achieve the goals and objectives of the Housing Element through the administration of land use and development controls, provision of regulatory concessions, and the utilization of appropriate federal and state financing and subsidy programs when available.

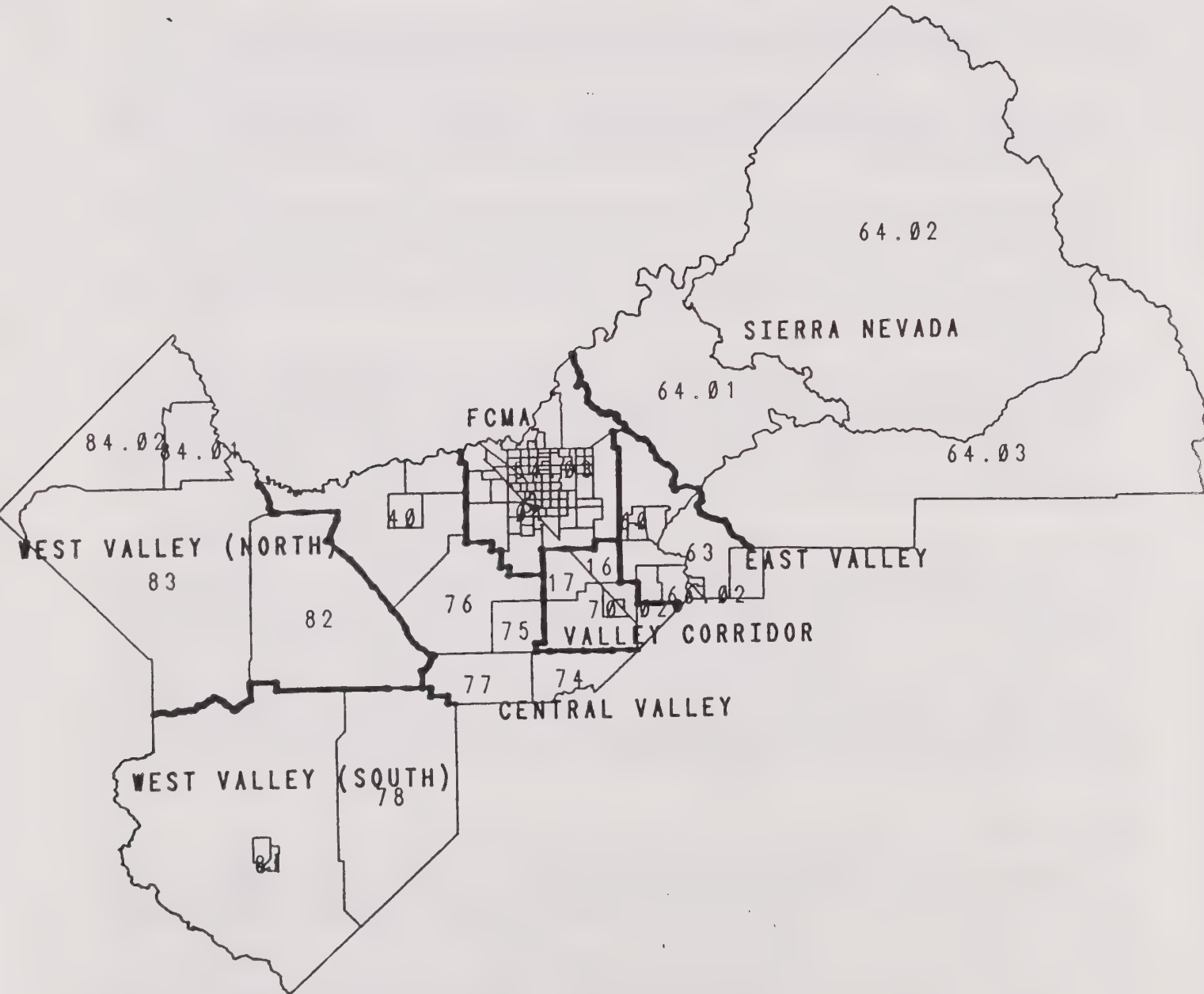
Part I defines the intent of the Housing Element and the relationship of the Element with state directives and other General Plan Elements. Part II reviews the 1984 Housing Element's new construction need with actual development. And a Program by Program review of 1984 element, analyzing why each program worked or did not work. Parts III and IV provide current population, economic, and housing information that serve as a basis for determining current and future housing needs as established in Part V. Part VI provides an inventory of available lands to meet housing needs. Part VII provides a discussion of governmental and non-governmental constraints to providing increased housing. Part VIII sets forth the goals and policies of the Plan and Part IX includes the implementing actions and programs necessary to achieve the goals and objectives.

PLAN AREA

Two geographic areas are significant for planning purposes. The first is the area within the City's General Plan (See Figure 1). This area provides sufficient residential lands to meet local housing needs through 1990.

The second land use area is a much larger housing market area of which the City of Selma is a part (See Figure 2). This area, which is one of seven housing Market Areas in the County, has been established based upon social-economic linkages that influence the quality and quantity of housing. The *1990 Fresno Regional Housing Needs Determination Plan*, should be referred to for a detailed description of the regional market concept.

Figure 1, Regional Map



[illegible]

II

EVALUATION OF THE 1984 HOUSING ELEMENT

Pursuant to §65588 of the Government Code, the City of Selma has reviewed its Housing Element and has evaluated the appropriateness of its housing goals, objectives, and policies in contributing to the attainment of the State Housing Goal, the effectiveness of the Housing Element in attainment of the community's housing goals and objectives, and the progress of the City in implementation of the Housing Element. This Housing Element has been revised to reflect the results of this review.

The plan period was a time of substantial change within the Nation, State and the City of Selma. While interest rates started to moderate in the mid 1980's the availability of funding from federal and state programs began to be reduced. The growing national debt combined with slowdowns in the economy in the late 1980's contributed to the federal government reducing the funding levels of many programs and eliminating many others. This resulted in a lack of available funds, such as revenue sharing, which the city relied upon to finance capital improvements and some non-required service positions.

In addition the state's support to municipal governments came under closer scrutiny as more impacts from Proposition 13 were felt. Again, the slowdown in the economy and growing concerns over the fiscal status of the state resulted in substantial reductions in the amount of money that counties received. As the state and federal funding was reduced, there was a reduction in the level of service that the county could provide to its cities. This is particularly evident in the County ceasing to provide assistance to the Cities through the HARP program. When this housing rehabilitation coordination was no longer available to the City of Selma the City was unable to provide the resources needed to carry on a similar program.

Moreover, the county has experience severe staffing cut backs in all areas of its Community Development Department. This loss of staffing has forced the County to reevaluate its allocation of resources and resulted in the elimination of many other services to the cities within the County. Without adequate trained staff from the County and the County's effective coordination of the CDBG all of the smaller cities within the County have had a difficult time in meeting the goals and objectives established in the previous element.

The smaller cities of California in particular have been hard hit by the loss of funding. Faced with growing demands for services from their residents and cutbacks in assistance from Federal and State sources, many cities have been forced to utilize whatever budgetary reserves they had established to continue providing needed services to their residents. As the budget reserves are depleted staffing levels in "nonessential departments" come under added scrutiny and often times result in positions going unfilled.

The City of Selma experienced a substantial amount of change in personnel during the plan period as well. The City manager's position was vacated and was replaced for nearly a year by a "circuit rider". The Planning Director's position was also filled on a part-time basis for the better part of a year. It is only been since October of 1990 that the City has had both a full time Planning Director and City Manager. Moreover, as discussed above, the staffing levels within the planning department were very low.

At the present time the Planning Director is responsible for directing a planning technician, a planning aide, the building department and a secretary that is utilized by both the planning department and the building department. The department is responsible for the processing of all rezoning, parcel maps, conditional use permits, variances, and building plan checking and inspections.

All of the above factors worked against the City meeting the all the goals established in the 1984 plan. Since many of the goals within the action plan were dependent upon cooperation by the County, and the County also incurred substantial staffing and budgetary cutbacks during the plan period, it is difficult to provide an accurate assessment of the success rate for all of the programs. However, of those programs that the City had *sole* control over are considered, the success rate was approximately 68 percent.

The 1984 City of Selma Housing Element established six separate goals to facilitate the development needs of the City and to direct City, State and Federal resources in the plan period. The housing programs were designed to meet the City's share of housing as projected by the Council of Fresno County Governments (COG). The following table shows the COG housing needs for the City that were to be met by 1991.

| TABLE 1 DISTRIBUTION OF HOUSING NEEDS IN 1984 ELEMENT FOR THE CITY OF SELMA | |
|---|----------------|
| Income Level | Projected Need |
| Very Low | 959 |
| Low | 288 |
| Moderate | 222 |
| Above Moderate | 0 |

GENERAL GOALS AND POLICIES

The 1984 Housing Element proposed the implementation of 37 policies derived from six general goals to assist the city in meeting its COG housing needs share. Below is a summary of each goal, policy and its implementing action and an evaluation of progress made toward achieving the goals during the period of the Element 1984-1991.

GOAL I

To develop through public and private channels, sufficient new housing to insure the availability of affordable housing for all households in Selma.

Policies

- Advocate and support proposed federal and state actions which will create a positive, stable climate for housing production.

- Wherever appropriate, facilitate the use of federal or state programs which can assist in development of new housing consistent with identified city wide housing needs and adopted local plans and programs.
- Support efforts which serve to coordinate and improve the ability of the housing delivery system to effectively respond to local housing needs.
- Accommodate and encourage development of a full range of housing types within the City.
- Continue to maintain a sufficient inventory of developable land to accommodate timely development of needed new housing supplies.
- Encourage and participate in efforts designed to achieve economies and efficiencies which will facilitate the production of quality, affordable housing.
- Promote balanced, orderly growth to minimize unnecessary developmental costs adding to the cost of housing.
- The City will encourage development of a sufficient variety of housing in terms of price, type and size, both purchase and rental, to meet the social, cultural and age needs of families of various sizes and income levels. Of special importance is the need to maximize the contribution of the private sector in meeting housing needs.
- The City will continue to be supportive of housing development which meets unique special needs, including housing for the elderly and handicapped which, by design, will eliminate physical barriers and obstacles.

GOAL II

To manage housing and community development in a manner which will promote the long-term integrity and value of each new housing unit and the environment in which it is located.

Policies

- Require that new housing be constructed in accordance with design standards that will ensure the safety and integrity of each housing unit.
- Encourage application of community design standards which will provide for the development of safe, attractive, and functional housing developments.
- Direct new housing development to viable communities where essential public facilities can be provided and where appropriate employment, commercial, and educational services are available.
- Manage new residential development within the context of a planning frame-work designed to minimize adverse impacts on the area's natural resource base and overall living environment in which it is based.

GOAL III

To Provide for a choice of housing locations for all residents.

Policies

- Review and update Selma's General Plan on a regular basis to ensure that growth trends are accommodated.
- Encourage the development of various types of housing opportunities in all residential areas.

GOAL IV

To maintain and improve the quality of existing housing stock and the neighborhoods in which it is located.

Policies

- Monitor the quality of the housing stock to maintain a current inventory of all substandard housing units.
- Encourage development of sound new housing on vacant land within existing neighborhoods which have the necessary service infrastructure.
- Support and encourage all public and private efforts to rehabilitate and improve the existing housing stock.
- Promote public awareness of the need for housing and neighborhood conservation.
- Manage public housing projects to ensure proper maintenance of the area's public housing inventory.
- Support actions which foster and maintain high levels of owner-occupance, particularly in those neighborhoods in which housing quality is declining.
- Promote development of public policies and regulations which provided incentives for proper maintenance of owner occupied and rental housing.
- Manage development of land within and adjacent to existing neighborhoods to avoid potentially adverse impacts on the living environment.
- Encourage proper maintenance of essential public services and facilities in residential developments.
- Encourage available public and private housing rehabilitation assistance programs in communities where such action is needed to insure preservation of the living environment.

- Facilitate maximum utilization of federal and state programs which can assist lower-income homeowners to properly maintain their dwelling units.

GOAL V

To promote equal access to safe and decent housing for all economic groups.

Policies

- Encourage enforcement of fair housing laws throughout the City.
- Support programs which increase employment and economic opportunities.
- Give direction to the location and design of residential areas which will achieve a convenient pattern in relation to recreation, employment, shopping and educational facilities.
- Encourage full utilization of federal and state housing assistance programs which can enable those persons with unmet housing needs to obtain decent housing at prices they can afford.
- Support the development of housing plans and programs, including new government subsidized housing, which maximizes housing choice for minorities and lower-income households commensurate with need.
- Wherever possible, implement adopted land development and resource management policies without imposing regulations which have the effect of excluding housing for lower-income groups.

GOAL VI

To promote energy conservation activities in all residential neighborhoods.

Policies

- Advocate and support proposed federal and state actions to promote energy conservation.
- Promote public awareness of the need for energy conservation.
- Promote development of public policies and regulations that achieve a high level of energy conservation in all new and rehabilitated housing units.
- Encourage maximum utilization of federal and state programs which assist homeowners in providing energy conservation measures.

SPECIFIC GOALS AND POLICIES

The goals and policies listed above provide the broad basis for the establishment of an ongoing housing policy within the City of Selma. Beyond those broad goals and policies, specific, measurable goals are necessary, as well as, the clear and precise actions that will be implemented to meet those goals.

Following is an analysis of the Five Year Action Plan that reviews the major goals of the program, the actions that were proposed to meet those goals and the results that were obtained.

GOAL 1

PROVISION OF ADEQUATE SITES FOR HOUSING DEVELOPMENT

Action Plan

1. The City will actively pursue annexation of reserve areas within the City's planned urban area to provide the land necessary to accommodate housing needs as the demand occurs.

STATUS: Since the 1984 Housing Element the City of Selma has annexed 45 acres of land for development. However, starting in 1991 the County of Fresno and LAFCO adopted policies which materially affected the City's ability to annex land. Prior to that time the City could annex land in anticipation of development. The policies adopted by the County of Fresno and LAFCO restricted the annexation of land to only those properties where a firm development proposal had been submitted with the annexation request. This has resulted in the City being unable to provide a "land bank" for future development.

2. Selma will provide a five year land use plan update. This plan will set aside sufficient land area to meet future residential needs through 1990. Land reservation will be approximately 200 percent of need in order to allow sufficient choice and inhibit inflated values due to potential monopoly of growth areas.

STATUS: The City has completed a five year review of its land use plan and anticipates to do a complete update of its general plan in FY 1991-92. While properties have been identified for residential reserve, their annexation into the City has been hampered by the County actions listed above.

3. The City will investigate ways to encourage urban infill. In this study current development policies will be analyzed and programs formulated for providing incentives such as permitting higher densities under certain condition, expediting processing of site plan, etc.

STATUS: While the City has undergone investigation of potential policies to facilitate infill no recommendations have been presented to the City Council for adoption.

4. A community audit will be conducted to identify infrastructure and service limitations which inhibit housing development and to identify programs and resources to address short and long-term needs.

STATUS: The city has investigated various elements of the infrastructure and has initiated policies to address those short comings that have been identified.

5. The City of Selma will request the Fresno County Computer Services Department to put zoning information for the City of Selma on the EMIS system to provide for future review and analysis of zoning within the jurisdiction and to assist in locating appropriate sites for housing.

STATUS: The City of Selma does not currently have full computer capabilities for its various departments. Existing software and hardware within the City system would not allow access to the County's database. Moreover, availability of County staff to implement this program is indeterminable.

6. The City of Selma will utilize the existing Redevelopment Agency and will include in the Redevelopment Plan sites for housing and will provide for the development of infrastructure improvements to serve those sites using tax increment financing.

STATUS: At the beginning of FY 1990-91 the City of Selma Redevelopment Agency had a balance of \$300,000 in its Housing Set Aside Fund. It is the intent of the City of Selma to have a sufficient balance available to implement the necessary improvements without unnecessarily impinging on the entire Redevelopment Agency fund. Therefore, no funds have been expended for direct development of housing or development of infrastructure.

7. The City of Selma will prepare an inventory of government owned land within the City and its "Sphere of Influence" and will analyze that land for possible housing sites. If appropriate site can be identified, the City will approach developers and funding agencies to facilitate development of the sites with assisted housing.

STATUS: Due to budgetary and staff limitations, City of Selma has been unable to conduct this survey.

8. The City of Selma will allocate Community Development Block Grant funds for the purchase of sites for housing to be land banked or used for the development of assisted housing.

STATUS: Since the 1984 Housing Element the City of Selma has expended over \$100,000 to facilitate construction of housing within the plan area.

GOAL 2

PROVISIONS FOR VERY LOW, LOW AND MODERATE INCOME HOUSING

Action Plan

1. The City of Selma will participate with Fresno County in the issuance of single-family Mortgage Revenue Bonds which provide reduced interest rates for take-out financing to moderate-income home buyers of new and existing homes (80 percent to 120 percent of the median income). (The target was to assist 3 home buyers a year over the life of the plan)

STATUS: Due to changes in the financial markets conventional financing became more feasible for developers. Therefore there is no interest from the development community for this funding.

2. The City of Selma will encourage developers to make application for FmHa 502 Interest Subsidy programs and will work with and assist those developers. The City of Selma will take all actions necessary to expedite processing and approvals for such projects. (The target was to assist 3 home buyers a year over the life of the plan.)

STATUS: This goal was not accomplished due to lack of interest by developers.

3. The City of Selma will participate with Fresno County in securing any additional housing programs as they become available.

STATUS: The City of Selma has stayed in contact with the County of Fresno but to date no new programs have been identified and, in fact, many have been eliminated.

GOAL 3

ASSISTANCE TO RENTERS (EXCEPT SPECIAL NEEDS GROUPS)

Action Plan

1. The City of Selma will encourage developers to make applications for HUD Section 8-New Construction allocations and will work with and assist those developers. The City of Selma will take all actions necessary to expedite processing and approvals for such projects, and will consider the issuance of multi-family mortgage revenue for the projects.

STATUS: HUD Section 8 New Construction was eliminated shortly after the plan was adopted. Therefore, no loans were made within the City.

2. The City of Selma will support the Housing Authority's implementation of the conventional Public Housing Rental Program and the Section 8 Existing Program which provides rent subsidies directly to participants' landlords, and will support that agency's attempts to secure additional funding for expanded programs.

STATUS: The City of Selma has consistently supported the Housing Authority's efforts in obtaining additional funding for Section 8 housing assistance and will continue to do so.

3. The City of Selma will encourage developers to make application for FmHa 515 loans to subsidize the construction of rental housing for low and moderate-income families and elderly person and will work with and assist those developers. The City will take all necessary actions to expedite processing and approvals of such projects. The interest rate for this program varies between 1 percent and the market rate, depending on the kind of sponsor. Tenants in Section 515 projects must pay a minimum of 25 percent of their adjusted incomes. Such projects may be piggy-backed with Section 8 assistance payments or FmHA rental assistance.

STATUS: This programs is primarily designated for communities with a population under 10,000. While the programs has been amended from time to time to serve larger communities the certainty of the funding for a community the size of Selma has not been guaranteed. Therefore, due lack of interest by developers no applications were made for this program.

4. The City of Selma will encourage developers to make application for California Housing Finance Agency (CHFA) AB 333 Subsidized Rental allocations which provide subsidized interest rate and operating subsidies to developers of rental housing projects. The program is usually piggy-backed with the FmHA 515 program. The City will work with and assist those developers, and will take all actions necessary to expedite processing and approvals for such projects.

STATUS: Due to lack of developer interest this was not accomplished.

5. The City will participate with the County in the issuance of multi-family mortgage revenue bonds for new construction projects, totaling 33 dwelling units which will have Section 8 rent subsidies for qualified renters.

STATUS: During the plan period a total of 108 units were built utilizing this financing mechanism with 21 units having Section 8 Rent subsidies.

6. The City will participate with the County in the issuance of multi-family mortgage revenue bonds for 16 dwelling units in small projects of one to four units.

STATUS: Due to improvements in the capital markets conventional financing became more economically feasible and these bonds were not issued.

7. The City will participate with Fresno County in the issuance of multi-family mortgage revenue bonds as developers request such assistance to finance new construction projects for very low, low, and moderate income households and will assist by locating appropriate sites and by taking all necessary actions to expedite processing and approvals for such projects.

STATUS: Due to improvements in the capital markets conventional financing became more economically feasible and these bonds were not issued.

8. The City will support and participate in any additional rental programs which may become available.

STATUS: The city has consistently attempted to participate in any additional rental programs that have been implemented during the plan period. However, many programs have been discontinued and assistance and coordination is no longer available from County staff.

GOAL 4**HOUSING REHABILITATION AND CONSERVATION****Action Plan**

1. The City of Selma will participate in the Fresno county Housing Assistance Rehabilitation Program (HARP) administered by the Department of Public Works, Community Development Division. The goal was 3 units a year.

STATUS: Within 1 year of adoption of the plan the County ceased providing assistance to local communities through the HARP program. Therefore, no houses were rehabilitated through this program.

2. The City of Selma will support Housing Authority administration of the Section 8 Moderate Rehabilitation Program. The annual goal was 3 units.

STATUS: This success of this project was dependent upon the Housing Authority obtaining interested property owners to participate in the program and upon the availability of federal funding and the cooperation of the County of Fresno. Shortly after the plan was adopted the County ceased to provide the assistance required to make this program viable. Therefore, no homes were rehabilitated under this program.

3. The City of Selma will participate with Fresno County in securing and implementing the HUD Rental Rehabilitation (pilot) program. The annual goal was 3 units.

STATUS: Due to cutbacks in budget and staffing by Fresno County coordination for this program was not available. Therefore, this program was not implemented.

4. The City of Selma will participate with Fresno County in securing and implementing the HUD Rental Rehabilitation Program.

STATUS: Due to cutbacks in budget and staffing by Fresno County coordination for this program was not available. Therefore, this program was not implemented.

5. The City of Selma will encourage homeowners to make application for 504 Single Family Rehabilitation allocations with no annual goal established.

STATUS: Due to lack of staff and marketing by the local FmHA office this program was not implemented.

6. Within the City of Selma, the Environmental Health System of the Fresno County Health Department will inspect mobile home parks on an annual basis.

STATUS: The Environmental Health Department consistently provided this inspection until 1986 when the County cut the budget and staff of the department. At that time the

State Department of HCD Division of Codes and Standards began inspecting the mobile home parks.

7. All housing units being constructed, rehabilitated, expanded, or relocated in the City of Selma will be inspected by the City Building Department.

STATUS: The Building Department has consistently provided this inspection service during the plan period.

8. Fresno County will continue to enforce the Housing Code of Fresno County Ordinance Code relating to substandard housing.

STATUS: The County has consistently maintained this enforcement during the plan period.

9. The City will review its policies related to housing conservation and will adopt new policies and procedures where necessary.

STATUS: Due to budget and staff constraints the City was unable to accomplish this review. adopted new policies and procedures.

GOAL 5

HOUSING TO ACCOMMODATE SPECIAL NEEDS

Action Plan

1. The City of Selma will participate with the County of Fresno in a program to develop demographic data on overcrowding, and in particular large family overcrowding, and to formulate programs which address the problems identified.

STATUS: Due to staff and budget constraints the City and County have not developed any demographic data, other than that provided by the Census, and have not formulated any programs to deal with overcrowding.

2. The City of Selma will encourage non-profit sponsors to make application for HUD Section 202 allocations for construction of rental housing for seniors and handicapped and will take all action necessary to expedite processing and approval of such projects. A goal of 42 units was established.

STATUS: Not accomplished due to lack of interest by nonprofit sponsors.

3. The City will make application to the State of California to fund housing under the HCD Farm Worker Housing program for renters and owners. An annual goal of providing assistance to 2 such individuals was established.

STATUS: Not accomplished due to budgetary and staff constraints.

4. The City will continue to support the Housing Authority's operation of 34 units of farm labor housing in Firebaugh.

STATUS: The City supports the Housing Authority's operation of farm labor housing and continues to do so.

5. The City of Selma will support the Housing Authority's continued implementation of the Economic Opportunity Act of 1964.

STATUS: The City of Selma has consistently supported the Housing Authority's efforts and will continue to do so.

6. The City in cooperation with Fresno County will apply to the State Department of Housing and Community Development for an HCD Farm Worker Housing Grant. The annual goal is sufficient monies to provide subsidized housing for two families.

STATUS: Due to budgetary and staff constraints in both the City and Fresno County this application was not made.

7. The City of Selma will encourage non-profit sponsors and/or the Housing Authority to make application for FmHA 514/516 allocations for rentals. No annual goal was established for this program.

STATUS: The Housing Authorities were able to construct 204 units of housing throughout the County during the plan period.

8. The City will support the County in undertaking a program of data analysis to define the need for farm work housing.

STATUS: Due to budgetary and staff constraints the County was unable to accomplish this analysis in gathering and analyzing this data.

GOAL 6

REMOVAL OF CONSTRAINTS

Action Plan - Governmental Constraints

1. The City of Selma will study their development fees to determine whether or not they constitute constraints on development and/or improvements of housing, and will consider amendment of the fee schedule.

STATUS: The City of Selma has just completed its analysis of the fee structure and has determined not only that the fees should not be a detriment to development and repair of housing but that such development was actually subsidized by the general fund. Moreover, the fees charged by the City of Selma are consistently lower than the actual cost of providing the services. In order to maintain adequate standards of

service within the City it may be necessary to increase the fee structure in the near future.

2. The City of Selma will participate in an investigation into the possibility of preparing a Master Environmental Assessment for housing as a means of reducing processing time.

STATUS: While the City has not adopted a Master Environmental Assessment it does, typically, process subdivisions as Negative Declarations and in that way expedites the Environmental processing of the applications.

3. The City will implement a program to analyze recent changes in the General Plan and Zoning Ordinance which allow mobile homes on single-family lots, provide density bonuses for low- and moderate income families.

STATUS: The City of Selma has analyzed the changes to the state law but has yet to formulate policies and procedures to implement them within the City.

4. The City will implement a program to analyze current land use policies and controls to determine whether or not they constitute constraints and to consider modifications which provide smaller lot sizes, mix of lot sizes, density transfer, zero-lot-line housing, patio homes, and other approaches to reducing governmental constraints.

STATUS: During the plan period the City of Selma has adopted a PUD ordinance which provides for a reduction in lot size, street widths, and setbacks.

5. The City will implement a program to analyze site improvement standards, such as setbacks and square foot minimums, and formulate appropriate modifications.

STATUS: The PUD ordinance addressed many of these items and has been implemented within the City.

Action Plan - Non-Governmental Constraints

1. The City of Selma will participate with Fresno County in the issuance of single-family and multiple-family mortgage bonds for the purpose of reducing take-out interest rates to home buyers and developers of rental housing.

STATUS: Due to improvements in the financial markets the desirability of this type of financing was greatly diminished and therefore not as feasible for use by developers.

2. The City of Selma will participate with Fresno County on a land banking program to address the problem of land costs.

STATUS: Due to the severe budget constraints with the County of Fresno budget, the County has virtually eliminated the ability of all Cities within the county to land bank property. Only those properties with a development plan may be annexed. The

county has established this criteria as part of its MOU with the cities when property tax monies are allocated.

3. The City of Selma will utilize a portion of its Community Development Block Grant allocation and/or tax increment to write down infrastructure improvements necessary to the development of housing and sites for housing in order to address construction and land costs.

STATUS: The City of Selma has not utilized any of its CDBG money or tax increment money for this purpose. However, monies have been allocated for the improvement of parks and senior citizens facilities which benefit the community.

4. The City of Selma will implement the density bonus requirements in state law which provide for a 25 percent density bonus in those housing projects which provide 25 percent of the units for rent or sale to households of low and moderate income levels.

STATUS: The City of Selma has not implemented the density bonus requirements into either its General Plan or its Zoning Ordinance. However, the General Plan is scheduled to be updated in the next fiscal year and this will be reviewed at that time.

5. The City of Selma will implement a program to identify barriers to infill development and will formulate incentives to assist in infill development in infill areas and on by-passed parcel to address construction costs.

STATUS: Due to staff and budgetary constraints the City was unable to implement this program.

GOAL 7

CONSERVATION OPPORTUNITIES

Action Plan

Within the 1984 plan the City did not provide any direct goals regarding energy conservation opportunities. However, during the plan period the City did maintain its existing code requirements regarding energy conservation and implemented the PUD ordinance which provides for energy conservation opportunities through the reduction of street widths, smaller lots, etc.

GOAL 8

PROVIDE EQUAL HOUSING OPPORTUNITIES TO ALL CITIZENS

Action Plan

1. The City will support the County establishment of an interagency task force to determine the effectiveness of existing programs in complying with federal equal opportunity objectives and will request that the Task Force include City representatives.

STATUS: The County has not established this task force and therefore no city representatives are included.

2. The City of Selma will direct resident with discrimination complaint to the State Department of Fair Employment and Housing or the County Department of Public Works, Consumer Protection Program.

STATUS: The City has consistently provided such referrals and will continue to do so in the future.

While the City was successful in implementing many of the action plans established in the 1984 Housing Element their were short falls. The total number of homes to be built on an annual basis was quite aggressive and was primarily unmet due to interest rate fluctuations and slowdowns in the economy.

Many of the programs that required commitment of either Federal, State, County or City funds and/or resources were not met because of changes in budget priorities, budget shortfalls, changes in policy and changes in manpower. In the plan life the City of Selma was operating with an interim Planning Director and then with a full time planning director. The city manager left and was replaced. The existing City staff for planning and development consists of a Planning Director, two interns and two secretarial support staff. It is the department's responsibility to provide staff support to the Planning commission, Redevelopment Commission, City Council, and Economic Development Commission.

In light of the daily work load that the planning staff must carry, the proposed implementation of the many plans listed was a more aggressive goal than practical.

Taking into consideration the experiences of the 1984 Plan, the 1991 plan has established goals that are more realistic while still designed to meet the housing needs of the community.

III

COMMUNITY PROFILE

In order to establish housing goals and policies, the housing needs of Selma must be determined. This section provides an overview of Selma's recent growth in terms of population and economic development. The 1990 Fresno Regional Housing Needs Determination Plan and the 1984 Volume I, Fresno Regional Housing Needs Determination Plan should be referred to for additional information.

The City of Selma is located approximately 16 miles south of Fresno on Highway 99. Traditionally, an agriculturally based community Selma has undergone significant growth in the last two decades. The make up of the community has changed and the agricultural base has given way to increased commercial development.

With substantial commercial development and its auto dealerships Selma now acts as the commercial center for the southern part of Fresno County. It is anticipated that this pattern will continue for the foreseeable future. Additional commercial development is proposed within the community and the dependence on agricultural will diminish somewhat.

It must be noted however, that the driving force behind the commercial development is the disposable income from the farming community and its labor base. While there is increased automation taking place within the agricultural industry and urban development continues to encroach into prime agricultural lands the demand for farm workers is still quite high.

With its central location within Fresno County the residents of Selma are within easy commuting distance to either Fresno, Kingsburg or the agricultural fields of western Fresno County. Because of this location and the traditionally lower property values (compared to Fresno) the demand for housing within Selma has been steadily increasing.

In addition to the very low-, low-, and moderate income households above moderate households are attracted to the community for its housing prices and "small town" atmosphere. This influx of additional householders puts added demands upon the city's inventory of developable land and causes an increase in the cost of housing.

POPULATION

Selma's population has grown significantly since 1980. Table 1 indicates that between 1980 and 1990, the population grew at an average annual rate of 2.5 percent. This trend is expected to continue to 2000.

TABLE 2

POPULATION TRENDS 1970 - 1990

| | 1970 | % of County | 1980 | % of County | 1990 | % of County |
|----------------|------------|----------------|------------|----------------|---------|----------------|
| California | 19,971,069 | | 23,668,562 | | | |
| Fresno County | 431,329 | | 515,013 | | 661,400 | |
| Incorporated | 233,737 | 56.5 | 324,181 | 62.9 | 483,820 | 74.8 |
| Unincorporated | 179,592 | 43.5 | 190,832 | 37.1 | 159,000 | 24.0 |
| City of Selma | 7,459 | 1.8 | 10,942 | 2.1 | 14,650 | 2.2 |

Source: U.S. Bureau of Census 1970, 1980, 1990. Department of Finance Estimate.

EMPLOYMENT

One of the largest employment sectors in the County is agriculture. Housing for agricultural employees is not only significant because of the large numbers of permanent and seasonal employees which combined make it the largest employment sector, but because the seasonal influx of migrant workers creates a great demand for temporary housing.

As discussed earlier there is increased commercial activity taking place within the Selma area. This development is primarily retail in nature and is expected to continue and increase over the next 5 years. A proposed development on the west side of Highway 99 may result in substantial new retail opportunities within the community. Many of the positions within these retail establishments are entry level in nature and pay minimum wages.

This increased commercial activity will provide opportunities for full time employment for members of households that are now constrained to only working seasonally. With the extra income that may become available with year around employment more housing will be available to members of the community.

The primary agricultural activities in the area of Selma are the cultivation of grapes for either table use or raisins, the processing of raisins, the cultivation of deciduous fruit trees and, to a lesser degree, dairy farming, raising alfalfa and cotton. Most of the activities are highly seasonal with most employee demand starting in the early summer and increasing into early fall when the grapes are harvested.

In addition to agriculture, manufacturing industries, retail trade, and education have large numbers of employees. Table 3 indicates the percentage of persons employed in each sector.

TABLE 3
1980 SELMA EMPLOYMENT BY INDUSTRY*

| Industry | City of Selma | % | Fresno County | % |
|------------------------------------|---------------|--------------|----------------|---------------|
| Agriculture | 455 | 11.7 | 24,627 | 11.8 |
| Construction | 174 | 4.4 | 12,391 | 5.9 |
| Manufacturing | 824 | 21.1 | 24,400 | 11.6 |
| Transportation | 150 | 3.8 | 7,981 | 3.8 |
| Communications and Utilities | 134 | 3.4 | 5,786 | 2.8 |
| Wholesale Trade | 181 | 4.6 | 11,362 | 5.4 |
| Retail Trade | 690 | 17.6 | 34,874 | 16.6 |
| Finance (Insurance) Real Estate | 167 | 4.2 | 13,683 | 6.5 |
| Business/Repair Services | 135 | 3.4 | 8,588 | 4.1 |
| Recreation/Entertainment Services | 125 | 3.2 | 7,821 | 3.7 |
| Health Services | 212 | 5.4 | 14,981 | 7.2 |
| Education Services | 368 | 9.3 | 19,669 | 9.5 |
| Other Professional Services | 135 | 3.4 | 9,480 | 4.5 |
| Public Administration | 176 | 4.5 | 13,929 | 6.6 |
| Total Employed | 3,926 | 100.0 | 209,572 | 100.00 |

* Employed Persons 18 Years of Age and Older. Source: U.S. Bureau of Census, 1980.

Employment Projections

With the increased mechanization of agricultural practices, the need for farm workers will diminish somewhat. In addition the current statewide drought conditions have limited some farming activity. These two factors and the encroachment of urban development into agricultural lands will have a material effect on Selma's housing needs. As the agricultural base of the county changes and relocates further from the Fresno Metropolitan area, the desirability of Selma as a residential area for farm workers may diminish.

Increased commercialization could provide employment opportunities for a large segment of the community and could help provide a stable economic environment for continued housing growth. While a variety of industrial users have examined sites within the Tri-Cities area (Selma, Kingsburg, Fowler) at the present time no new industrial employers are anticipated in the vicinity of Selma.

IV

HOUSING PROFILE

This section provides an overview and comparison of Selma's housing stock. Analysis of past trends of the housing stock provides a basis for determining the future housing needs of Selma.

HOUSING CHARACTERISTICS

A review of census data indicates that the Selma's housing stock expanded by 1,236 units during the period 1970-1980. Data summarized in Table 3 reveal that the number of dwelling units in Selma increased from 2,436 in 1970 to 3,672 in 1980, an average annual increase of 123 units. DOF estimates predict an increase of 1,098 from 1980 to 1990. The actual growth of the housing inventory, however, has not been constant over time.

| TABLE 4 | | | | | |
|--------------------------------------|-------------|-------------|-------------|-------------------------------|-------------------------------|
| TOTAL HOUSING STOCK 1970-1990 | | | | | |
| | 1970 | 1980 | 1990 | % Increase 1970-80 | % Increase 1980-90 |
| California | 6,996,990 | 9,223,120 | 11,206,393 | 31.9 | 21.5 |
| Fresno County | 135,620 | 191,520 | 240,604 | 41.2 | 25.6 |
| Selma | 2,436 | 3,672 | 4,770 | 50.7 | 50.7 |

Source: U.S. Bureau of Census, 1970, 1980, 1990. California Department of Finance 1990.

The 1970's were a time when the availability of money for financing new home construction was readily available and the idea of commuting to gain an improved lifestyle began to take hold. In addition new commercial and industrial development started to take place and the perception of Selma as a desirable place to live was enhanced.

In the early 1980's the cost of financing made purchase of a home prohibitive to many Americans. In a small community like Selma the effects of high interest rates compounded with relatively low paying jobs worsened the local effect of a national problem.

An examination of census data provides insight into the changing demand for different types of dwelling units within the City and County. The three basic types of housing units for which data are presented are: single-family detached units, multiple-family units which range in size from duplexes to large apartment developments containing many units, and mobile homes located in mobile home parks and on individual lots.

Although the predominant type of dwelling unit continues to be the conventional single-family residence, its predominance has been steadily declining. As indicated in Table 5, single-family units in Fresno County fell from 83 percent of the total housing stock in 1970 to 76 percent in 1980. Statewide trends indicate a similar decline due primarily to an increased market share of lower-priced mobile homes and rental apartment units. Although Census Data for 1990 is not available DOF estimates project a similar trend occurred in the 1980's.

Comparison of the growth rates of the three dwelling types in Selma (See Table 5) further illustrates the change in dwelling type. From 1970 to 1980, single-family dwellings increased by 39 percent while multiple-family units and mobile homes experienced significantly higher increases of 125 percent and 180 percent respectively. From 1980 to 1990, single-family dwellings increased by only 15 percent while multiple-family units and mobile homes experienced significantly higher increases of 93 and 31 percent respectively.

TABLE 5
TOTAL DWELLING UNITS BY TYPE OF STRUCTURE
City of Selma 1970 - 1990

| Dwelling Type | 1970 | | 1980 | | 1990 | | % Increase 1970 - 80 | % Increase 1980 - 90 |
|-------------------------|-------|---------------|-------|---------------|-------|---------------|-------------------------|-------------------------|
| | Units | % of Total | Units | % of Total | Units | % of Total | | |
| Single Family | 2,148 | 88.0 | 2,824 | 76.9 | 3,263 | 68.4 | -12.6 | -11.1 |
| Multiple Family | 264 | 11.0 | 642 | 17.5 | 1,237 | 25.9 | 6.5 | 8.4 |
| Mobile Homes | 77 | 1.0 | 206 | 5.6 | 270 | 5.6 | 4.6 | 0.0 |
| Total Dwelling Units | 2,436 | 100.0 | 3,672 | 100.0 | 4,770 | 100.0 | | |

Source: U.S. Bureau of Census 1970, 1980 and DOF estimate 1990.

The proportion of the City's housing supply comprised of multiple-family units has steadily increased from 11 percent of the total supply in 1970 to 17.5 percent in 1980. The proportion of the City's housing supply comprised of multiple-family units is estimated at 25.9 percent in 1990.

The housing stock in Selma is undergoing a transformation. The older portions of the community, west of Highway 99 and immediately east of highway 99 are beginning to deteriorate while new housing is being constructed in the northeast quadrant of the city. Recently, additional housing construction is taking place on the west side of the freeway.

Although the number of mobile homes is relatively small in comparison to single and multi-family residential structures, the percentage has remained constant from 1980 to 1990 has been. The consistent percentage of mobile homes indicates that these will not become significant in the coming years.

Information pertaining to housing replacement and demolition rates is contained in *1990 Fresno Regional Housing Needs Determination Plan*.

HOUSEHOLD CHARACTERISTICS

Before current housing problems can be understood and future needs anticipated, housing occupancy characteristics must be identified. An analysis of household size, household growth, tenure, and vacancy trends complements the previous analysis of population and housing characteristics during the same time period.

While the average household size has been decreasing throughout the state it has remained consistent within the City of Selma. This household size (estimated at 3.14 in 1990) provides an increased demand for housing units that provide larger living areas than might be typical in other areas of the state.

As shown in table 8 the percentage of owner occupied dwellings within Selma actually increased between 1970 and 1980. This can be directly attributed to the City's efforts to attract affordable housing to the community and to the housing value that exists within the City.

Households

A review of available data shown in Table 6 indicates that Selma's households increased by 2,035 during the period 1970-1990, a 87.5 percent increase.

| TABLE 6 | | | | | |
|----------------------------|-----------|-----------|------------|-----------------------|-----------------------|
| TOTAL HOUSEHOLDS 1970-1990 | | | | | |
| | 1970 | 1980 | 1990 | % Increase 1970-80 | % Increase 1980-90 |
| California | 6,573,861 | 8,629,866 | 10,532,027 | 31.3 | 22.0 |
| Fresno County | 126,752 | 178,506 | 222,080 | 40.8 | 24.4 |
| Selma | 2,325 | 3,517 | 4,357 | 51.3 | 23.9 |

Source: U.S. Bureau of Census, 1970, 1980, 1990. California Department of Finance 1990.

Household Size

The consistent average household size in Selma is contrary to the existing trend throughout Fresno County during the 1970's and 1980's. In 1970, the average number of persons per household unit in Selma was 3.15; more recent census data indicate that the average household size was the same in 1990. The relatively high housing size for the City of Selma can be attributed to a combination of relatively low paying jobs, moderate housing costs and ethnic traditions for large families. While the City can work to provide more affordable housing, the other factors are more regional in scope and would require more resources that the City of Selma could reasonably provide.

TABLE 7

AVERAGE PERSONS PER UNIT 1970-1990

| | 1970 | 1980 | 1990 | % Increase 1970-80 | % Increase 1980-90 |
|---------------|------|------|------|-----------------------|-----------------------|
| California | 2.95 | 2.68 | 2.73 | -9.2 | 1.8 |
| Fresno County | 3.20 | 2.82 | 2.85 | -11.8 | 1.1 |
| Selma | 3.15 | 3.08 | 3.14 | -2.2 | 1.9 |

Source: U.S. Bureau of Census, 1970, 1980, 1990. California Department of Finance 1990.

Housing Tenure

Home ownership within Selma increased 2.1 percent during this decade. The major factor in this increase is the value of housing within the community and its affordability to more residents than is typical within other parts of the state.

TABLE 8

HOUSING TENURE 1970-1980

| | 1970 | | | | 1980 | | | |
|---------------|----------------|------|-----------------|------|----------------|------|-----------------|------|
| | Owner Occupied | | Renter Occupied | | Owner Occupied | | Renter Occupied | |
| California | 3,609,049 | 54.9 | 2,964,811 | 45.1 | 825,252 | 55.9 | 3,804,614 | 44.1 |
| Fresno County | 76,166 | 60.1 | 50,586 | 39.9 | 105,142 | 58.9 | 73,364 | 41.1 |
| Selma | 1,418 | 61.0 | 907 | 39.0 | 2,220 | 63.1 | 1,297 | 36.9 |

Source: U.S. Bureau of Census, 1970, 1980.

Vacancy Rates

The vacancy rate is a measure of the general availability of housing. It also indicates how well the type of units available meet the current housing market demand. A low vacancy rate suggests that families may have difficulty finding housing within their price range; a high vacancy rate may indicate either the existence of deficient units undesirable for occupancy, or an oversupply of housing units.

In this instance, the City assumes that the low vacancy rate is rising land costs contributing to the cost of constructing new housing. The subsequent increase in housing cost has not be followed by an increase in the median wage, particularly for low and moderate income families, resulting in overcrowding of the available family units. As indicated previously, many factors contribute to this situation that are beyond the control of the City of Selma. While the City can, and will, work toward addressing family housing

needs of low and moderate income families, many of the problems have a regional and/or national basis, and can probably only be solved with a more comprehensive program than the City has the resources to provide.

TABLE 9**CITY OF SELMA VACANCY RATES 1980 - 1990**

| Occupant Type | 1980 | 1990 | Percent Change |
|---------------|------|------|----------------|
| Owner | 1.2% | 1.4% | .2 |
| Renter | 1.4% | 1.1% | -.3 |

Source: U.S. Bureau of Census 1980. California Department of Finance Estimate, 1990.

The low vacancy rate indicated above reflects the disability of Selma for household residency. Rents are consistently lower than the City of Fresno market but many of the same amenities are still available. In addition, according to local real estate sources the price of homes in Selma are consistently \$20,000 to \$30,000 less than comparable housing in Fresno.

At the present time there are eleven active subdivisions in the City of Selma with a total of 45 houses under construction. There are another 127 lots within these subdivisions that will probably be developed within this year. While these do represent substantial numbers of units within the context of the total community, they do reflect the market response to the low vacancy factor.

V

HOUSING NEEDS

EXISTING HOUSING NEEDS

Like most other areas of the State, Selma's goal of providing a decent home and suitable living environment for every family has not yet been achieved. The following analysis of current housing conditions documents Selma's housing problems relative to various segments of the population.

Housing need is a complex issue, consisting of at least three major components: housing affordability, housing quality, and housing quantity. In addition, certain segments of the population have traditionally experienced unusual difficulty in obtaining adequate housing. Those unusual difficulties experienced by the elderly, the handicapped, the female heads of household, the large family, and farm workers are discussed as special housing needs in this section.

Housing Affordability

State housing policy recognizes that cooperative participation of the private and public sectors is necessary to expand housing opportunities to all economic segments of the community. A primary state goal is the provision of a decent home and a satisfying environment that is affordable. The private sector generally responds to the majority of the community's housing needs through the production of market-rate housing. There are many components involved in housing costs. Some of these factors can be controlled at the local level, others cannot. It is a primary goal of Selma to adopt local policies and procedures which do not unnecessarily add to already escalating housing costs.

Some of the effects or problems which result from increased housing costs include the following.

- Declining Rate of Home Ownership: As housing prices and financing rates climb, fewer people can afford to purchase homes. Households with median and moderate incomes who traditionally purchased homes, compete with less advantaged households for rental housing. This can be expected to result in lower vacancy rates for apartment units and higher rents.
- Overpayment: The cost of housing eventually causes fixed-income, elderly and lower income families to use a disproportionate percentage of their income for housing. This causes a series of other financial problems often resulting in a deteriorating housing stock because the costs of maintenance must be sacrificed for more immediate expenses (e.g., food, clothing, medical care, and utilities).
- Overcrowding: As housing prices climb, lower income households must be satisfied with less house for the available money. This can result in overcrowding which places a strain on physical facilities, does not provide a satisfying environment, and eventually causes conditions which contribute to both deterioration of the housing stock and neighborhoods. Buying a new home has become a major problem for many families, particularly first-time home buyers.

TABLE 10

**SELMA HOUSEHOLDS SPENDING OVER 25%
OF GROSS INCOME FOR HOUSING 1984**

| Occupant Type | Total Households | Income Groups | | | |
|---|------------------|---------------|------------|----------------|------------|
| | | Very Low | % of Total | Low | % of Total |
| Renter | 742 | 556 | 75.0 | 125 | 16.9 |
| Owner | 590 | 252 | 42.7 | 107 | 18.2 |
| | | | | | |
| Occupant Type | Total Households | Moderate | % of Total | Above Moderate | % of Total |
| Renter | 61 | 56 | 7.6 | 5 | 0.7 |
| Owner | 231 | 105 | 17.8 | 126 | 21.3 |
| 1 Very Low Income not exceeding 50 percent of the median family income of the County. 2 Other Lower Income between 50 and 80 percent of the median family income of the County. 3 Moderate Income between 80 and 120 percent of the median family income of the County. 4 Above Moderate Income above 120 percent of the median family income of the County. | | | | | |

Source: Volume I, 1984 Fresno Regional Housing Needs Determination Plan.

The overpayment of housing as a percentage of disposable income creates economic hardships for the families. By spending a substantial portion of their income on housing other needs such as health care and clothing may be neglected. It is imperative that adequate housing opportunities be created to meet the needs of all aspects of the community.

At the present time there are 42 units of housing that are operated under a HODAG grant. These units provide housing opportunities for that segment of the community that cannot afford to spend more than 25 % of its income for housing.

In addition, the Housing Authority has 164 households being provided assistance through the Section 8 rental subsidy program within the community and operates 25 units of public housing.

At the present time the Housing Authority has a waiting list of 1,082 households that have requested housing within the City of Selma. While these households have not all been prequalified, the Housing Authority's experience would indicate that most of these households would qualify for some sort of assisted housing. Of these households, 83 families have at least one member who is disabled or handicapped, 25 families with an elderly head of household and 689 families with a female head of household. While the housing needs of the elderly population in relation to number of bedrooms is less than for a family, only 3 of the 25 units operated by the Housing Authority are 1 bedroom.

In order for the Housing Authority to take a more active role in the development of housing within the City it will be necessary for the City to initiate, and the city electorate to approve, a referendum pursuant

to Article 34 of the California Constitution. Article 34 stipulates that approval of the electorate be obtained before any "state public body" develops, constructs or acquires a "low rent housing project". While not every assisted housing opportunity is subject to this provision (Section 8 as an example) it has been determined by the courts that providing financing in the form of bonds or other vehicles could be construed as development.

Housing Quality

As part of its Housing Element Update the City of Selma Building Department conducted a windshield survey of the entire housing stock within the community. The purpose of this survey was two fold. First, it was designed to provide a housing inventory of the city. It identified the physical condition of the existing housing as well as the existence of nontraditional and/or second residences on properties.

The standards utilized for the survey were established by HCD and reflect the amount of corrective action that is necessary to bring a residence to current standards. The major categories can be summarized as follows:

STANDARD CONDITION - Residences with no significant repairs required.

MINOR REHABILITATION - Residences with two significant repairs required.

MAJOR REHABILITATION - Residences with more than two significant repairs required.

DEMOLITION - Residences not worth rehabilitating or unsafe.

Selma has a substantial amount of housing that was built prior to 1950 (34%). When the housing quality survey is analyzed there appears to be a direct correlation between the age of the homes and the number of homes requiring major rehabilitation or demolition. Table 11 shows that a total of 32.7% of the homes surveyed are in need of major rehabilitation.

Secondly, the survey identified those vacant parcels that exist within the City and will be used to assist in the analysis relating to infill development. Moreover, the information gained from this survey will provide an excellent data base of information for the marketing of programs which provide rehabilitation assistance to property owners.

| TABLE 11 | | | | | | | | |
|----------------------------|------|-------------|------|-------------|------|------------|-----|-----------------|
| SELMA HOUSING QUALITY 1990 | | | | | | | | |
| Standard Condition | % | Minor Rehab | % | Major Rehab | % | Demolition | % | Total Dwellings |
| 2,366 | 51.1 | 754 | 16.1 | 1,055 | 22.8 | 461 | 9.9 | 4,627 |

Source: City of Selma Building Department Survey, 1990.

Overcrowding

Table 12 shows that 13.6 percent of the total housing units within Selma were overcrowded in 1980. The Bureau of Census defines overcrowded housing units as those in excess of 1.00 person per room average.

Overcrowding is often reflective of one of three conditions; either a family or household living in too small a dwelling, a family required to house extended family members (i.e. grandparents or grown children and their families living with parents), or a family renting inadequate living space to non-family members (i.e. families renting to migrant farm workers). Whatever the cause of overcrowding, there appears to be a direct link to housing affordability. Either homeowners/renters with large families are unable to afford larger dwellings, older children wishing to leave home are prohibited from doing so because they cannot qualify for a home loan or are unable to make rental payments, grandparents on fixed incomes are unable to afford suitable housing or have physical handicaps that force them to live with their children, families with low incomes will permit overcrowding to occur in order to derive additional income, or there is an insufficient supply of housing units in the community to accommodate the demand.

The extent of the overcrowding problem is shown in the following table. However, the causes cannot be determined without conducting additional special studies.

| TABLE 12 | | | |
|---------------------------|-------|-------|--------|
| SELMA OVERCROWDING | | | |
| Household Type | Total | Owner | Renter |
| Total | 3,517 | 2220 | 1297 |
| Overcrowded | 446 | 182 | 264 |
| Incidence of Overcrowding | 12.7% | 8.2% | 20% |

Source: U.S. Bureau of Census, 1980.

Overcrowding can be alleviated in a variety of ways. Remodeling and addition to existing owner occupied housing units and the construction of larger apartment units are the most obvious. However, to accomplish this it is necessary to provide adequate financing and construction opportunities for the homeowner and the apartment developer.

While most homeowners in an overcrowded situation recognize the desirability of providing additional living space within their home, many do not possess adequate construction skills to achieve this without employing an outside contractor. Even then homeowners are restricted by their ability to acquire building permits and financing for the construction. In many cases homeowners pledge the equity in their homes as collateral for such construction. This can have grave repercussions if the homeowner must default on the loan. It is entirely possible that the homeowner may lose their home. Therefore, it is important that financing and self-help assistance opportunities be provided to assist the very low-, low-, and moderately low homeowners.

The construction of apartment units with larger living quarters necessitate the developer demanding a higher rent to offset the additional costs. As noted in Table 9 there are 742 households residing in apartments that are spending 25% or more of their income on housing. These households cannot afford to pay more for larger living quarters. Through subsidized housing programs provided by the Housing Authority and assistance to developers it may be possible to increase the number of apartment units with more rooms without further disenfranchising those who need them the most.

SPECIAL NEEDS

The State Housing Law requires that the special needs of certain disadvantaged groups be addressed. The needs of the elderly, handicapped, large families, female heads of household, and farm workers are as follows.

Elderly Persons

The special housing needs of the elderly are an important concern of Selma since they are likely to be on fixed incomes or have low incomes. Besides this major concern, the elderly maintain special needs related to housing construction and location. The elderly often require ramps, handrails, lower cupboards and counters, etc., to allow greater access and mobility. They also need special security devices for their homes to allow greater self-protection. The elderly have special needs based on location. They need to have access to public facilities (i.e., medical and shopping) and public transit facilities. In most instances the elderly prefer to stay in their own dwellings rather than relocate to a retirement community, and may need assistance to make home repairs. If they decide to relocate, their new home should allow for small pets and possibly space for a garden. In any event, it is important to maintain their dignity and self-respect.

Table 13 estimates that 939 households, or 26 percent of the total households were headed by an individual 62 years of age or older in 1980.

| TABLE 13 | | | |
|-------------------------|-------|-------|--------|
| SELMA ELDERLY RESIDENTS | | | |
| Household Type | Total | Owner | Renter |
| Total | 3,623 | 2,220 | 1,403 |
| Elderly | 939 | 677 | 262 |
| Percent of Elderly | 25.9% | 30% | 18.6% |

Source: U.S. Bureau of Census, 1980.

While there is not a subsidized senior's housing facility within the City of Selma, the Housing Authority does operate a facility in the City of Sanger (approximately 12 miles away). This facility provides housing for 64 households in a congregate care facility. The Housing Authority waiting list for this project is approximately 150 people. The Housing Authority has no information relating to the last city of residence for the clients prior to their locating to this facility. But, it is acknowledged that the current residents and those on the waiting list are from throughout the county.

At the present time the Housing Authority is considering the development of a senior citizen housing project within the City of Selma. There are presently 25 elderly households on the Housing Authority waiting list for housing within Selma. However, the Housing Authority cannot develop a subsidized housing project without the City either passing Article 34 Referendum or co-developing with a non profit or profit entity.

In addition to providing housing opportunities the need to provide assistance to seniors in the remodeling and rehabilitation of their housing to meet their unique needs is also critical. Currently, there is funding available for this work through monies provided by Proposition 77, the California Housing Rehabilitation Plan. One of the unique components of this plan (CHRP-O) provides for loans to seniors with a 3% interest rate that does not need to be repaid until the property is sold or transferred. Utilization of this funding source would provided an opportunity for seniors to rehabilitate their existing homes as well as, remodel their homes to meet their needs.

Handicapped Persons

There are many types of handicaps and definitions are a problem. Local government utilizes the definition of "handicapped" person as contained in Section 22511.5 of the California Administrative Code for vehicle and building code enforcement. A handicapped person (disabled person) is defined as:

1. Any person who has lost, or has lost the use of, one or more lower extremities or both hands, or who has significant limitation in the use of lower extremities, or who has a diagnosed disease or disorder which substantially impairs or interferes with mobility, or who is so severely disabled as to be unable to move without the aid of an assistant device.
2. Any person who is blind to such an extent that the person's central visual acuity does not exceed 20/200 in the better eye, with corrective lenses, as measured by the Snellen test, or visual acuity that is greater than 20/200, but with a limitation in the field of vision such that the widest diameter of the visual field subtends an angle not greater than 20 degrees.
3. Any person who suffers from lung disease to such an extent that his forced (respiratory) expiratory volume one second when measured by spirometry is less than one liter or his arterial oxygen tension (pO₂) is less than 60 mm/Hg on room air at rest.
4. Any person who is impaired by cardiovascular disease to the extent that his functional limitations are classified in severity as Class III or Class IV according to standards accepted by the American Heart Association.

Handicapped persons often require specially designed dwellings to permit free access not only within the dwelling, but to and from the site. Special modifications to permit free access are very important. The

California Administrative Code Title 24 requirements mandate that public buildings, including motels and hotels, require that structural standards permit wheelchair access. Rampways, larger door widths, restroom modifications, etc., enable free access to the handicapped. Such standards are not mandatory of new single family or multi-family residential construction.

Like the elderly, the handicapped also have special needs based on location. Many desire to be located near public facilities, and especially near public transportation facilities that provide service to the handicapped. It should be noted that many government programs which group seniors and handicapped persons together (such as HUD Section 202 housing) are inadequate and often do not serve the needs of the handicapped.

Table 14 indicates the number of persons in 1980 who had handicaps that either restricted them from working or restricted them from using public transportation. It should be noted that the listing of those persons with transportation disabilities includes a large number of persons 65 years of age and older.

As indicated, 4.56 percent of Selma's households contained members who were unable to work because of a disability, and 2.8 percent were unable to drive a vehicle due to a disability.

| TABLE 14 | | | | |
|--|--------------------------|------------------------|----------------------------------|------------------------|
| SELMA HANDICAPPED HOUSEHOLDS 1980 | | | | |
| | Worker Disability | % of Population | Transportation Disability | % of Population |
| City of Selma | 499 | 4.56 | 315 | 2.88 |

Source: U.S. Bureau of Census, 1980.

Large Family Households

Large families are indicative not only of those households that require larger dwellings to meet their housing needs, but also are reflective of a large number that live below the poverty level. Table 14 indicates the numbers and percentages of those households that had five or more members in 1980.

| TABLE 15 | | | |
|-----------------------------|--------------|--------------|---------------|
| SELMA LARGE FAMILIES | | | |
| Household Type | Total | Owner | Renter |
| Total | 3,517 | 2220 | 1297 |
| Large Families | 1,086 | 672 | 414 |
| Percent of Large Families | 30.8% | 30.0% | 31.9% |

Source: U.S. Bureau of Census, 1980.

Female Heads Of Household

Families with female heads of household experience a high incidence of poverty. Table 15 lists the numbers and percentages of those female-headed households where at least one child is present.

A high poverty level often results in poorly maintained dwellings since income is more apt to be spent on more immediate needs such as food, clothing, transportation, and medical care. Traditionally, housing maintenance has been the responsibility of male heads of household. Female heads of household are sometimes ill-prepared to take on this responsibility without proper training or knowledge and may need assistance. Since their time may be limited to taking care of basic households chores, earning income, and caring for their children, they may have little time to spend on maintaining their dwelling.

| TABLE 16 | | | |
|--------------------------------|---------------------|-----------------------------|--------------------------|
| FEMALE HEAD OF HOUSEHOLDS 1980 | | | |
| | Total Households | Female Headed Households | % of Total Households |
| City of Selma | 3,517 | 841 | 23.91 |

Source: U.S. Bureau of Census, 1980.

The number of female headed households within the City of Selma (per the 1980 Census) is 841 or 23.91% of all households. Of this number 165 (19.6% of the female headed households) are at, or below, the poverty level. A major problem facing single parent households is the inability to provide for a dwelling and childcare during the workday. As a result, many of the female headed households are unable to break out of the poverty level through full-time employment.

At the present time there are a variety of programs available within the City of Selma to meet a portion of this need. Among the programs available is the Fresno County Economic Opportunity Commission Headstart program. This program provides a nurturing environment that provides a good training ground for children of very low- and low income families. In addition to the educational program provided a nutritional program is provided as well.

The City of Selma Parks and Recreation Department offers an after school program at various school sites in Selma throughout year. This program rotates from school to school and provides recreational opportunities until approximately 4:30 p.m. However, this program does not stay at one school for the entire year. It is therefore necessary for children to be bussed to the appropriate school or arrange some other sort of transportation.

The City of Selma also operates a tiny tots program. This program is a preschool program for children at least 4 years of age. This program operates three days a week for 2 1/2 hours a day.

Unfortunately, there is no funding source to establish a single program providing a "latch key" type service within the city. The availability of such a program would greatly facilitate meeting the childcare needs of the female headed household group and expedite their return to the work force.

Farm Workers

More persons are permanently and seasonally employed in agriculture in Fresno County than in any other county in the state. The State of California Employment Development Department reported that in 1981 a total of 36,840 persons were directly employed in agriculture in Fresno County.

A breakdown of workers by employment relationship appears in Table 16. In examining the figures, it should be noted that 51 percent of total agricultural employment in Fresno County is seasonal. If the 8,210 farmers and their unpaid family members are deducted from the total, 65 percent of all hired employees are seasonal. To indicate this in a different way, in 1981 the 18,660 seasonal farm worker employees were almost double that of the 9,970 full-time regularly hired farm worker employees.

| TABLE 17 | | | |
|---|-----------------|------------------|---------------|
| COUNTY AGRICULTURAL EMPLOYMENT BY TYPE OF WORKER 1981 | | | |
| Farmers and Unpaid Family | Hired Full Time | Hired Seasonally | Total Workers |
| 8,210 | 9,970 | 18,660 | 36,840 |

Source: State Employment Development Department, 1981.

The State of California defines seasonal employees as those who are employed less than 150 consecutive days by the same employer. Seasonal workers may be migratory or they may be persons or family members who are temporarily employed but permanently located in Fresno County. The Employment Development Department reported that in 1981, a monthly average of 1,080 seasonal employees were from other states while 1,480 had migrated from locations within the State of California. The vast majority, 16,100, or 86 percent of the seasonal laborers, were local. The state defines a local worker as a seasonal laborer who resides close enough to the job site to return home each night.

It is important to remember that these seasonal numbers are an average of monthly figures. On the average, 2,560 non-local employees work on farms in Fresno County. By definition, these workers are too far from their permanent residences to commute. Table 17 illustrates that the number exceeds four thousand persons during some months.

Due to the proximity of available retail activities, its central location within the San Joaquin Valley and the proximity to Highway 99 Selma's seasonal farmworker population continues to grow. During the summer and fall substantial numbers of farmworkers establish temporary residences within the area. This is due to the harvesting of tree fruits, strawberries, grapes, and raisin drying.

The Housing Authority operates a Farmworker Housing project in Parlier which provides housing for 30 single farmworkers. This facility, which is approximately 7 miles from Selma meets a portion of the needs of the Selma community. However, this facility is designed for single male farmworkers and does not provide accommodation for farmworker families.

Housing shortages exist during peak seasonal labor periods when a large influx of migrant workers occurs in Fresno County. During these periods, every form of temporary, substandard, and standard shelter is occupied.

A special farm worker study conducted by the Fresno County Planning Department concluded that in 1981 approximately 1,410 migratory farm workers worked within Selma's market area during the peak harvest period in July. If temporary housing (i.e. apartment units, trailer or camping park spaces and facilities, etc.) for these persons was provided equally among incorporated and unincorporated portions of the market area, Selma's proportional share of migratory housing would yield 860 temporary spaces or units. Volume I, of the *1984 Fresno Regional Housing Needs Determination Plan* provides additional information concerning farm workers special needs.

TABLE 18
FRESNO COUNTY MONTHLY VARIATIONS
IN SEASONAL AGRICULTURAL SECTOR EMPLOYMENT

| Month | Local | Non-Local | Total |
|-----------|--------|-----------|--------|
| January | 20,500 | 480 | 20,980 |
| February | 11,000 | 1,000 | 12,000 |
| March | 7,900 | 510 | 8,410 |
| April | 8,000 | 1,140 | 9,410 |
| May | 26,000 | 2,980 | 28,980 |
| June | 29,000 | 3,420 | 32,420 |
| July | 25,700 | 2,840 | 28,540 |
| August | 20,000 | 4,210 | 24,210 |
| September | 12,000 | 3,850 | 15,850 |
| October | 8,500 | 880 | 9,380 |
| November | 9,570 | 5,200 | 14,770 |
| | | | |
| Average | 16,100 | 2,560 | 18,660 |

Source: State Employment Development Department, 1981.

Homeless

At the present time the Good Samaritan Mission operates a facility that provides emergency shelter. This program provides shelter and food in facility that contains 24 beds and 4 cribs. Housing is available for a period of up to two weeks. At the present time this facility is undergoing a remodel to provide an additional 36 beds to meet the increasing need for this service. In 1990 this facility provided shelter to a total of 2,300 clients. The City of Selma has recently assisted the facility in obtaining a \$96,000 grant. This grant will be utilized to enlarge the facility and to meet operating expenses.

In addition, the Fresno County Department of Social Services estimates an average of 850 families a month are provided assistance through their Homeless Assistance Program. There is no statistical data available to identify from which city these families originated.

Besides the Homeless Assistance Program the Fresno County Department of Social Services, in cooperation with the Economic Opportunities Commission, operates an emergency shelter in Fresno that is capable of housing 32 households.

In addition the Housing Authority is remodeling their existing Migrant Farmworker Housing facility in Parlier to accommodate emergency housing. At the present time it is possible to provide emergency housing for 30 families from November to April.

At the present time there is no reliable statistical data regarding the homeless within the City of Selma. It is anticipated that the 1990 Census, when available, may have some information.

PROJECTED HOUSING NEEDS

Information presented in Parts II and III documented the recent growth which has occurred in the population and housing stock of Selma. Between 1980 and 1990, the population has increased by slightly over 25 percent, while the total number of housing units has grown by nearly 30 percent. Long-range projections indicate that the total population of Selma will expand from 15,016 in 1990 to 17,812 in 1996.

Market Demand For Housing

Housing element law requires cities and counties to plan for, and accommodate their share, of regional housing needs for all income levels. Most of the housing element requirements, however, focus on meeting the needs of low- and moderate- and middle-income households. The Legislature has declared that the lack of affordable housing is among the State's most critical problems. As a consequence, local governments are required to place special emphasis in their housing policies on meeting low and moderate income housing needs.

It is imperative that a clear understanding is established regarding the definition of each of these segments of the population. Based on data from Fresno County Council of Governments the very low income group represents those households with a maximum annual income of less than \$8,310, low income with a maximum annual income of less than \$13,031 and moderate income with a maximum income of \$20,433 annually. The following table presents the estimated household payments required for housing at various interest rates.

TABLE 19**THE EFFECT OF CHANGES IN THE INTEREST RATE ON THE MONTHLY COST OF A HOME LOAN***

| Loan Amount | 8% | 9% | 10% | 11% | 12% |
|--------------------|-----------|-----------|------------|------------|------------|
| \$ 60,000 | \$ 440 | \$ 483 | \$ 527 | \$ 571 | \$ 617 |
| 80,000 | 587 | 644 | 702 | 762 | 803 |
| 100,000 | 734 | 804 | 878 | 952 | 1,028 |
| 120,000 | 880 | 961 | 1,053 | 1,143 | 1,234 |
| 150,000 | 1,100 | 1,207 | 1,316 | 1,428 | 1,543 |
| 200,000 | 1,467 | 1,609 | 1,755 | 1,905 | 2,057 |

* Assumes 30-year, Fixed Rate Mortgage.

It is assumed that while the fair market forces are capable of meeting the needs of those households with above moderate incomes it cannot, or will not, meet the needs of those households that fall below that income level. With this in mind, local cities and counties then have the responsibility to facilitate the construction of affordable housing.

Selma has long been known for its affordable housing, in comparison to the City of Fresno and Clovis. While much of the state has experienced a slow down in development, Selma currently has 45 houses under construction and approved subdivisions maps for 237 single family homes. Many of these homes are projected to sell in the \$65,000 - \$105,000 price range.

TABLE 20**CITY OF SELMA NEW CONSTRUCTION NEED 1990-1996**

| Income Type | Number | Percent |
|--------------------|---------------|----------------|
| Very Low | 186 | 22.1 |
| Low | 146 | 17.4 |
| Moderate | 167 | 19.8 |
| Above Moderate | 342 | 40.7 |
| Total | 841 | 100.0 |

Source: Regional Housing Needs

Since the 1984 Housing Element the City of Selma has added a significant number of new housing units to its existing stock. However, as the table above indicates there will be substantial pressure for the City to better meet the needs of its very low-, low-, and moderate income households during the life of the current plan.

In order to do so the City will need to actively pursue the development of subsidized single family and multiple family development. Increased multiple family development will provide the most expeditious way for the City to meet its housing requirements. Moreover, multiple family development is typically more accessible (financially) than single family residential opportunities.

VI

RESIDENTIAL LAND RESOURCES

In order to properly plan for future housing needs, undeveloped lands available for housing within existing urban boundaries and within projected growth areas must be inventoried. County policies encourage development to take place within incorporated cities.

AVAILABLE LAND INVENTORY

Table 20 itemizes properties reserved for City growth. These properties include vacant and redevelopable lands presently within the City of Selma that are adjacent to or within reasonable distance from public sewer, water, and street systems, and unincorporated lands on the City fringe that are presently zoned for limited agriculture and designated on the County's General Plan as an urban reserve. These areas will be redesignated and zoned to an urban residential classification upon annexation to Selma. It is important to note that present City/County Policy encourages urban development to take place within cities where urban facilities and services are available. The County's Urban Referral Policy requires that all development requests on the City's fringe be referred to the City for annexation.

Table 21 indicates the projected holding capacity of Selma based upon vacant, redevelopable, and fringe area lands planned for development. The projected capacities have been calculated based upon Selma's current household size. This information is based on data available as of November 1, 1991. Keeping detailed accounting of land available for development is a major policy of the housing element.

Development of vacant by-passed lands within the City's jurisdiction is encouraged in order to protect agricultural lands on the fringe and provide greater utilization of existing infrastructure. In order to encourage development of by-passed remnant parcels, the City will consider amending its policies to permit higher densities given certain locational criteria and where development will not have significant adverse impacts upon adjacent properties. Such criteria may include properties that are contiguous to higher density or other intensive non-residential development, or properties which have a size and shape that may make it difficult to be developed in a manner similar to other surrounding properties (see Chapter VIII - Five-Year Action Plan).

Table 21

Land Survey - Developed/Undeveloped as of November 1991

| Residential | Developed | Undeveloped | Unit Potential |
|--------------------------------|-----------------|---------------|----------------|
| R-1, Single Family Residential | 603.88 | 196.45 | 1,179 |
| R-2, Multiple Family | 88.32 | 28.72 | 345 |
| R-3, Multiple Family | 76.06 | 14.91 | 373 |
| C-2, Mobile Homes | .83 | 0.00 | 0 |
| C-3, Mobile Homes | 1.78 | 0.00 | 0 |
| Commercial | | | |
| C-1 | 19.92 | 7.90 | |
| C-2 | 57.07 | 6.66 | |
| C-3 | 79.90 | 46.66 | |
| C-H | 4.49 | 0.00 | |
| Industrial | | | |
| M-1 | 172.08 | 57.96 | |
| M-2 | 54.93 | 0.00 | |
| Miscellaneous | | | |
| R-O | 3.33 | 1.72 | |
| P-M-D | 11.92 | 3.30 | |
| R-TP | 47.92 | 0.00 | |
| Totals | 1,222.43 | 364.28 | 1,897 |

ESTIMATED DWELLING CAPACITY BY LAND USE DESIGNATION/ZONING

State law requires that zoning be consistent with adopted General Plans (except Charter cities). Selma's undeveloped and redevelopable lands have been zoned in accordance with the present land use plan and development potential may be determined based upon the maximum allowable density of each zoning district. It is more difficult to specify the development potential of fringe area land where County agricultural zoning is in place. However, for planning purposes, future development may be estimated for the residential reserve areas based on average density. Low, medium, and high density residential reserve designations will ultimately translate into average densities of 5, 9, and 19 dwelling units per acre.

Table 21 indicates the development potential for each dwelling type based upon existing zoning or anticipated future zoning. It should be noted that although condominium units are considered a basic housing style, a specific zoning district has not been established for their use. They are permitted, however, within areas zoned for single-family or multiple-family residential use subject to a special use permit. This arrangement has allowed developers flexibility in siting such units, while permitting adequate protection to established neighborhoods through a formal public review process. Selma will investigate the possibility of permitting an overlay zone district for condominium use and applying such district to properties ideally suited for such use.

Manufactured housing is also considered an important housing alternative, especially as related to serving the needs of lower-income households. Senate Bill 1960 has required that local governments consider their use on single-family residential zoned lots. Selma will consider amending its Zoning Ordinance to permit such use.

While Table 21 indicates the zoning definitions of Selma's land reserves based on projected population, Table 23 indicates the potential types and numbers of dwellings based on present and planned zoning. As indicated, the residential land reserves are adequate to meet anticipated growth. Also, the amount of land designated for medium and high density residential use is sufficient to provide for the estimated 332 units of new housing determined necessary by the Regional Allocation Plan to provide new housing opportunities for low and lower income households.

At the present time the City of Selma does not have an adequate inventory of land for multiple family development. As indicated in the action plan above the general plan update will address this issue by designating adequate property within the urban fringe and through the creation of new zone districts that can accommodate higher densities.

TABLE 22
SELMA ZONING DEFINITIONS

| Zoning Categories | Minimum Lot Size | Units Per Acre |
|----------------------|----------------------------|----------------|
| R-1, Single Family | | |
| Low | 12,000 | 3 |
| Medium | 9,000 | 4 |
| High | 7,000 | 5 |
| R-2, Multiple Family | | |
| Low | 6,000 | 6 |
| High | above + 1 per 3,000 sq.ft | 12 |
| R-3, Multiple Family | | |
| Low | 6,000 | 9 |
| High | above + 1 per 1,500 sq.ft. | 25 |

Source: City of Selma Land Use Element

TABLE 23**MAXIMUM POTENTIAL RESIDENTIAL DEVELOPMENT**

| Area | Single Family Units | Mobile Homes | Apartment Units |
|------------------------------|---------------------|--------------|-----------------|
| Urban Infill vacant lands | 1,179 | * | 718 |
| Urban Fringe Lands | 1,470 | * | * |
| Total | 2,649 | 0 | 718 |

Source: City of Selma Estimate, November 1991.

AVAILABILITY OF PUBLIC FACILITIES

City policies require that community sewer, water, and adequate streets be provided to all new development. Extension of existing sewer, water and street systems can be easily accommodated, and much of this infrastructure presently exists or is within 600 feet.

VII

DEVELOPMENT CONSTRAINTS

A number of factors affect the ability of the private sector to respond to the demand for housing and constrain the maintenance, improvement, or development of housing for all economic groups. Constraints, however, can generally be translated into increased costs to provide housing and fall into two basic categories: governmental and non-governmental.

GOVERNMENTAL CONSTRAINTS

Governmental constraints are potential and actual policies, standards, requirements, or actions imposed by the various levels of government on development. Although federal and state programs and agencies play a role in the imposition of governmental constraints, they are beyond the influence of local government and cannot be effectively addressed in this document. The City of Selma does not require changes in design or amenities to residential development for reasons of aesthetics. Conditions applied to residential developments focus attention on public health and safety for both the proposed resident, and the current residents of the City of Selma. Analysis of potential local governmental constraints are as follows.

Land Use Controls

Land use controls are basically minimum standards included within the City's Zoning and Subdivision Ordinances. Zoning is essentially a means of insuring that the land uses of a community are properly situated in relation to one another, providing adequate space for each type of development. Zoning regulations control such features as height and bulk of buildings, lot area, yard setbacks, population density, the building use, etc. If zoning standards are too rigid and do not allow sufficient land use flexibility, then development costs could increase and development interest may decrease.

The Subdivision Ordinance governs the process of converting raw land into building sites. It allows the City to control the internal design of each new subdivision so that its pattern of streets, lots, public utilities, etc. will be safe, pleasant and economical to maintain. Again, overly restrictive standards will result in greater land development costs and/or lack of development interest.

Among the existing provisions in the City of Selma Zoning Ordinance are the following:

R-1 ONE FAMILY ZONE

Within this zone district the minimum lot size is 7,000 square feet with setbacks of 25 feet in the front yard, 10 in the rear and 5 on the side. In addition, the renting of rooms to more than 4 persons is prohibited within this zone district. While this district has provisions for second living units they must first secure a Conditional Use Permit and comply with the City's site plan review provisions.

R-2/R-2A MULTIPLE FAMILY ZONE

Designed for multiple family development, these districts provide for a minimum lot size of 6,000 square feet and allow a second unit when there is a minimum of 3,000 square feet additional lot area. Development requires a Site Plan Review. The parking requirements within this district require that 1.5 parking stalls be provided for each 1 bedroom unit, 2 for each 2 bedroom unit and 2.5 for each three bedroom or larger unit. At least 1 of these spaces must be covered.

R-3 AND R-3A MULTIPLE FAMILY ZONE

This zone district provides for a minimum 6,000 square foot lot and provides for additional residences for every additional 1,500 square feet of lot area. Parking standards and requirements for the Site Plan Review are the same as the R-2/R-2A districts.

Building Codes

Building codes regulate the physical construction of dwellings and include plumbing, electrical, and mechanical divisions. The City follows the Uniform Building Code as established by state law and as such has little control over state standards. No modifications were made by the City of Selma to the Uniform Building Code.

Site Improvements

Site improvements are regulated by the Parcel and Subdivision Ordinances and through conditions and standards imposed through the City Site Plan Review process. Site improvements include such things as required off-street parking, landscaping, walls, sewerage and water systems, etc. The City should not attempt to require any improvements other than those that are deemed necessary to maintain the public health, safety, and welfare, in order to reduce housing costs.

Permit Processing

The City of Selma provides the full range of services relating to the development of property within its sphere of influence. Subdivision map processing, parcel maps, special use permits and building plans are all processed by the City.

The City actively encourages all developers to meet and confer with its planning staff prior to the formal submittal of an application as a means to facilitate the timely processing of an application. Such preapplication conferences can resolve any misunderstandings regarding zoning and development standards and processing procedures.

The initiation of a development begins with the filing of an application with the city planning department. This map is reviewed by the staff and the environmental review process is begun. Assuming that there are no outstanding issues, the project is typically granted a negative declaration.

The application is routed for review by the various departments of the city. These include public works, engineering and planning. Typically a three week time frame is provided for these comments. The project is then publicly noticed and scheduled for hearing by the planning commission.

From initial application to planning commission hearing a time frame of approximately 60 days is required. Appeals to the City Council are typically scheduled for the next available meeting which may vary from one to two weeks after the planning commission hearing.

Processing of building plans are typically completed within 3-4 weeks. This assumes that no variance request is being processed in conjunction with the permits.

On and Off-Site Improvements

The standard improvements required by the City of Selma for development of property include curb, gutters, sidewalk and street improvements. Extension of necessary utilities are also required.

Within the City of Selma water, sewer, electrical and gas are all provided by outside agency. The improvement requirements imposed by those agencies are outside the purview of the city. However, the city does require approval from those agencies prior to the approval of any subdivision map.

A detailed analysis of the various lot sizes, dimensions, setbacks, buildable area and building height are attached as a separate addendum.

Generally, single family residential lots require setbacks of 25 feet in the front yard, 5 to 10 feet on the side yard and 25 feet in the rear yard. Multiple family zoned lots require front yards of 20 feet in the R-2 and R-2A and 15 feet in the R-3A zone district. Rear yards are 10 feet and side yards 5 feet in both of these districts.

The general development requirements for off site development include the provision of 60 foot street right of way with a 40 foot street, 5 foot sidewalk, 6 inch curb and 18 inch gutter. A planting strip of 4.5 feet is required between the sidewalk and the property line.

Zoning Code Enforcement

The City of Selma provides code enforcement on a complaint basis. Due to limitations in staffing the City does not have the capability of going out and citing individuals for building and zoning code violations.

Unless the City is made aware of a violations within the community there is no proactive enforcement activity. However, when the City is made aware of violations or health and safety concerns relating to a residence an inspection will be made and a violation notice issued.

If a violation notice is issued for a health and safety item the City attempts to put the resident in contact with the appropriate county agency to facilitate the rehabilitation of the property. At the present time the City does not have an ongoing rehabilitation program in effect.

The City currently enforces the 1989 edition of the Uniform Building Code. Minor modifications have been made to individual sections of the code. But, none of the modifications substantially alter the code.

Fees and Other Exactions

The City of Selma has recently completed a study of its development fee schedule. This study, which was done by an outside consultant found that the fees collected by the City did not cover the actual cost of the services provided.

Therefore, the City has implemented a new fee schedule for the recovery of development costs. A table of these fees is included as an addendum to the Housing Element. While it is not possible for the City to waive the appropriate development fees as a means to expedite the availability of housing to the very low- and low- income groups, it may be possible to offset some of the costs through the use of monies in the Redevelopment Agency's Housing Set Aside fund.

The City typically collects all appropriate fees at the time of permit issuance. This process imposes potential financial impacts upon the developer since the developer's recovery of those costs does not occur until such time that the individual lots are sold. The postponement of these fees until a Certificate of Occupancy is issued could facilitate the development of additional housing.

NON-GOVERNMENTAL CONSTRAINTS

Non-governmental constraints are those which are generated by the private sector and which are beyond the control of local governments. A few of the impacts of non-governmental constraints can be mitigated to a minimal extent by local governmental actions, but usually the effects are very localized and have little influence on the total housing need within the jurisdiction or market area.

Availability and cost of Financing

Due to the significant change in the savings and loan industry the availability of financing to both developers and home builders was limited. However, in 1991 the availability of financing sources for construction of new homes has become more readily available and the interest rates being charged have stabilized.

At the present time conventional financing is available at an 80% loan to value ratio at an interest rate of 9.5%. This would equate to a monthly payment of approximately \$505 for a home costing \$72,000. Typically, it would take an annual income of \$18,000 to qualify for such a loan.

Interest rates for both construction and take-out financing have more impact on the affordability of housing than any other one factor. The interest rate, coupled with the availability of financing, is responsible to a large extent for the increasing number of households which cannot afford home ownership. A 1980 analysis of the components of monthly housing cost for a typical single-family house costing \$60,000, financed at 12 percent for 30 years, indicated that a \$10,000 reduction in land and development costs results in a 16.5 percent reduction in monthly payment while a 4 percent reduction in take-out financing interest rates results in a 24.5 percent reduction in monthly payment.

To mitigate the impact of current interest rates, local government would have to find a means of subsidizing those rates for the home buyer or developer, or both. This has been accomplished primarily through the sale of mortgage revenue bonds in the past, but the present economic situation coupled with changes in federal law governing the issuance of such bonds, makes this alternative more and more difficult, particularly for purchase of single family housing.

Price of Land

According to the California Building Industry Association, the cost of land represents an ever-increasing proportion of the total housing development cost, although it has much less impact on the maintenance and improvement of existing stock. In 1990, land cost represented an average of 26 percent of the cost of a new home in California. In the City of Selma, land costs are 25 percent of the cost of a new home.

Mitigation measures dealing with land costs which are open to local governments include the use of Community Development Block Grant funds to write down land costs and utilization of government-owned, surplus land for housing projects. Neither one of these options may be available to small jurisdictions. In both cases, the kind of housing most likely to benefit is assisted, low-income housing funded through a state or federal program.

The following table represents a typical land cost for new development within the City of Selma:

| TABLE 24 | | |
|---|------------|------------------|
| AVERAGE NEW RESIDENCE DEVELOPMENT COSTS | | |
| Item | Percent | Amount |
| Land (Improved Lot) | 25 | \$23,250 |
| On-site Improvements | 1 | 930 |
| Facilities and Services | 3 | 2,790 |
| Construction | 40 | 37,200 |
| Sales and Marketing | 6 | 5,580 |
| Overhead and Profit | 25 | 23,250 |
| Total | 100 | \$ 96,000 |

Cost of Construction

Rising costs of labor and materials, have contributed to the non-governmental constraints on housing development and improvement. These costs were a substantial part of the increased housing costs during the 1980's. Builders passed those increases along to the home buyer or renter.

In addition, one of the most significant results of Proposition 13, passed by the voters of California in 1978, was the severe limitation imposed on the development of infrastructure. These costs can no longer be passed on to the taxpayer by the local jurisdiction and must be borne by the developer, who then must pass them along by increasing the cost of housing or rents.

Local governments can utilize Community Development Block Grant funds to write down the cost of construction, the preferred method being the financing of infrastructure improvements, (i.e., water and sewer lines, streets, etc.)

MITIGATION OF CONSTRUCTION COST'S CHART

| | | |
|----|---------------------------|---|
| 1. | Land | Allow smaller lots |
| 2. | Improvements | Could reduce level of improvements required |
| 3. | Fees | Reduce fees |
| 4. | Labor | Self Help Housing |
| 5. | Materials | Can not mitigate |
| 6. | Administrative and Profit | Reduced if developed by Non-profit Agency |

While the implementation of the above mitigation measures would provide a way to increase the housing stock within the City of Selma some measures might not produce the desired results.

The reduction in lot size could create unsafe street conditions due to the reduction in play area and set backs. It may be necessary to consider providing additional park space or encouraging developers to utilize the existing PUD ordinance to make up for the loss of recreational area.

Utilization of self help and nonprofit entities can provide a substantial savings in the cost of developing new housing. Through the use of these organizations not only is the actual cost of development reduced but the "pride of ownership" is increased through the "sweat equity" provided by the household. In addition, non-profit housing entities are typically quite adept at identifying and utilizing alternative funding sources. Such alternative funding sources can effectively lower the cost of home ownership even more and result in more households qualifying for housing.

Life Style

Part of the increase in housing costs during the 1970's was due to consumer preference and life style expectations. The size of the typical single family house increased and other services included in the housing package changed, such as number of bedrooms. All of these life style choices have costs associated with them. The trends emerging now, due to governmental and non-governmental constraints and the resulting increase in housing costs, are towards smaller units, smaller lots, and alternatives to the single family detached dwelling.

Although the consumer preference may still tend toward the desire to own a single family home, households are now more willing to accept alternatives to that life style mostly out of necessity. Local government can assist this change by permitting higher densities, and innovative approaches such as zero-lot-line housing and smaller lots.

The City of Selma adopted its PUD ordinance in 1989. Since that time only one subdivision has been submitted under the development standards established in this ordinance. This ordinance provides

substantial opportunities for developers to increase their densities and minimize their infrastructure requirements.

Density bonuses of between 25% and 45% are available. In addition street widths are reduced (if maintained by the developer) as are setbacks. The implementation of the PUD ordinance by local developers can greatly improve the quantity and, possible the quality of housing within Selma.

VIII

GOALS, POLICIES AND OBJECTIVES

The housing goals, objectives and policies set forth in this Plan are intended to serve as general policy guidelines for Selma. Consistent with State and National housing objectives, these goals, objectives and policies reflect a commitment to provide a decent home and suitable living environment for every individual and family.

GOAL I

To develop through public and private channels, sufficient new housing to insure the availability of affordable housing for all households in Selma.

Policies

- Advocate and support proposed federal and state actions which will create a positive, stable climate for housing production.
- Wherever appropriate, facilitate the use of federal or state programs which can assist in development of new housing consistent with identified City-wide housing needs and adopted local plans and programs.
- Support efforts which serve to coordinate and improve the ability of the housing delivery system to effectively respond to local housing needs.
- Accommodate and encourage development of a full range of housing types within the City.
- Maintain a sufficient inventory of developable land to accommodate timely development of needed new housing supplies.
- Encourage and participate in efforts designed to achieve economies and efficiencies which will facilitate the production of quality, affordable housing.
- Promote balanced, orderly growth to minimize unnecessary developmental costs adding to the cost of housing.

Objectives

- Facilitate the construction of 499 non-market rate dwellings by 1996 which equals the City of Selma's regional share.
- Construction of 342 market rate dwellings by 1996.

GOAL II

To manage housing and community development in a manner which will promote the long-term integrity and value of each new housing unit and the environment in which it is located.

Policies

- Provide that new housing be constructed in accordance with design standards that will ensure the safety and integrity of each housing unit.
- Encourage application of community design standards which will provide for the development of safe, attractive, and functional housing developments.
- Manage new residential development within the context of a planning framework designed to minimize adverse impacts on the area's natural resource base and overall living environment.

Objective

- Maintenance of community design and improvement standards that will provide for the development of safe, attractive, and functional housing developments and residential environments.

GOAL III

To provide for a choice of housing locations for all residents.

Policies

- Review and update Selma's General Plan on a regular basis to ensure that growth trends are accommodated.
- Encourage the development of various types of housing opportunities in all residential areas.
- Establish density bonus procedures that encourage the provision of affordable housing.

Objective

- Designation of sufficient land for residential development and residential reserves to provide 200 percent of the land required for new development through 1996.

GOAL IV

To maintain and improve the quality of the existing housing stock and the neighborhoods in which it is located.

Policies

- Monitor the quality of the housing stock to maintain a current inventory of all substandard housing units.
- Provide for the removal of all unsafe, substandard dwellings which cannot be economically repaired.
- Encourage development of sound new housing on vacant land within existing neighborhoods which have the necessary service infrastructure.
- Support and encourage all public and private efforts to rehabilitate and improve the existing housing stock.
- Promote public awareness of the need for housing and neighborhood conservation.
- Manage public housing projects to ensure proper maintenance of the area's public housing inventory.
- Support actions which foster and maintain high levels of owner-occupancy, particularly in those neighborhoods in which housing quality is declining.
- Promote development of public policies and regulations which provide incentives for proper maintenance of owner-occupied and rental housing.
- Manage development of land within and adjacent to existing neighborhoods to avoid potentially adverse impacts on the living environment.
- Encourage proper maintenance of essential public services and facilities in residential developments.
- Encourage available public and private housing rehabilitation assistance programs in communities where such action is needed to insure preservation of the living environment.
- Facilitate maximum utilization of federal and state programs which can assist lower-income homeowners to properly maintain their dwelling units.

Objectives

- Rehabilitation of an annual average of 7 dwellings for very low-, low-, and moderate-income households, through 1996.

- Conservation of all existing dwellings for very low-, low-, and moderate-income households through 1996.
- Encourage the participation of Self Help Enterprises and other nonprofit developers to assist in the rehabilitation and conservation of housing within Selma.

GOAL V

To promote equal access to safe and decent housing for all economic groups.

Policies

- Encourage enforcement of fair housing laws throughout the City.
- Support programs which increase employment and economic opportunities.
- Encourage development of a range of housing for all income levels in proximity to existing and planned employment centers.
- Encourage full utilization of federal and state housing assistance programs which can enable those persons with unmet housing needs to obtain decent housing at prices they can afford.
- Support the development of housing plans and programs, including new government subsidized housing, which maximizes housing choice for minorities and lower-income households commensurate with need.
- Wherever possible, implement adopted land development and resource management policies without imposing regulations which have the effect of excluding housing for lower-income groups.

Objectives

- Non-market rate housing assistance to 1 percent of the existing needy households and to all new needy households by 1996.
- Facilitate the provision of rental assistance annually to an average of 75 very low-, low-, and moderate-income households by 1996 as shown in Table 23.
- Facilitate the provision of homeowner assistance annually to an average of 4 very low-, low-, and moderate-income households through 1996 as shown in Table 22.

GOAL VI

To promote energy conservation activities in all residential neighborhoods.

Policies

- Advocate and support proposed federal and state actions to promote energy conservation.
- Promote public awareness of the need for energy conservation.
- Promote development of public policies and regulations that achieve a high level of energy conservation in all new and rehabilitated housing units.
- Encourage maximum utilization of federal and state programs which assist homeowners in providing energy conservation measures.

Objective

- Maintenance of local ordinances to promote energy conservation.

IX

FIVE-YEAR ACTION PLAN

This chapter sets forth a five-year program of actions necessary to achieve the stated goals. Many of these actions can be accomplished on the local level, whereas others require state and federal Government action including the funding of various housing programs.

The following sections review the individual actions and programs necessary to achieve the plan goals. Each goal contains a brief overview; an identification of existing and potential action and programs to meet stated goals; a five-year action plan; and identification of responsible agencies and funding sources.

PROVISION OF ADEQUATE SITES FOR HOUSING DEVELOPMENT

Discussion

The available land inventory enumerates vacant by-passed and redevelopable lands that should be developed utilizing existing infrastructure. The City's development policies should be amended to encourage infill. Urban infill would preserve agricultural lands and minimize capital improvement and public service costs.

Additionally, the City's land use policies have been developed to provide for fringe area development through cooperation with Fresno County. The County provides for urban development through policies that channel new development to existing urban areas and intensification thereof.

Because urban development requires an extensive system of services, services which the City provides and the County does not, development is expedited by annexation. The major tool used in protecting the growth areas of Selma as planned, is to zone the areas to sufficient minimum lot size (20 acres) to preclude development to wasteful lot sizes. In addition, the zoning encourages the productive agricultural use of the property up to the point of need to convert.

Action Plan

It should be noted that several of the goals listed below were also goals in the 1984 Housing Element and were considered "unattained" by this review. The City still feels, however, that many of these goals are valid, and were not attained due to action, or inaction, by other agencies. Some of the goals could not be attained due to a lack of staff by the City. In order to clarify Housing Element's approach to Goals, Policies and Objectives, the Action Plan will be completed in two separate sections.

The first will provide those items that the City can feel confident in achieving based on those variables *that the city alone can control*. The second section will include those actions that the city feels *may be attainable, but are dependent upon the cooperation of other agencies*.

Goals Attainable by City Action Alone**Goal I**

Provision of adequate sites for housing development.

1. The City of Selma will prepare a five year land use update as part of its general plan update. As part of that update adequate sites will be identified to provide 200% of the necessary land inventory to meet the needs of the Very Low- and Low- Income group.

Year: 1992
Responsible Agency: City of Selma, Planning Department
Funding Source: General Fund

2. The City of Selma will revise its zoning ordinance to provide for zone districts that will provide housing densities adequate to meet the needs of the Very Low- and Low- income group.

Year: 1992
Responsible Agency: City of Selma, Planning Department
Funding Source: General Fund

3. The City of Selma will establish a set of reference maps with zoning, infrastructure and other relevant development information to provide for future review and analysis of zoning within the jurisdiction and to assist developers in locating appropriate sites for housing.

Year: 1993
Responsible Agency: City of Selma, Planning Department
Funding Source: General Fund

4. The City of Selma will utilize a portion of the monies within the Redevelopment Agency Housing Set Aside fund to provide for the funding of a position to identify and apply for additional Community Development Block Grant funds to either acquire or extend necessary services to in-fill parcels for housing development.

Year: 1992
Responsible Agency: City of Selma, Redevelopment Agency/Planning Department
Funding Source: Redevelopment Agency Housing Set Aside Fund

5. The City will actively pursue annexation of reserve areas within the City's planned urban area to provide the land necessary to accommodate housing needs as the demand occurs.

The County of Fresno holds unincorporated land within the City's planned urban area in reserve, zoning it as Limited Agriculture with a minimum parcel size of twenty acres. This keeps the land in parcel sizes which can accommodate future urbanization and precludes the development of uses incompatible with urban development. These reserve areas constitute the major inventory of Selma's sites for future housing and must be annexed to the city for development.

Year: Ongoing as housing needs occurs
Responsible Agency: City of Selma, Planning Department
Funding Source: General Fund

6. The City will investigate ways to encourage urban infill. In this study current development policies will be analyzed and programs formulated for providing incentives such as permitting higher densities under certain conditions, expediting processing of site plans, etc.

Year: 1993
Responsible Agency: City of Selma, Public Works Department
Funding Source: General Fund

7. The City of Selma will prepare an inventory of government owned land within the City and its "Sphere of Influence" and will analyze that land for possible housing sites. If appropriate sites can be identified, the City will approach developers and funding agencies to facilitate development of the sites with assisted housing.

Year: 1993
Responsible Agency: City of Selma, Planning Department
Funding Source: General Fund

Goal II

Increase the opportunity for the provision of very low-, low-, and moderate income housing.

1. The City of Selma will revise its zoning ordinance to provide for zone districts that will provide housing densities adequate to provide housing opportunities for the Very Low- and Low- income group.

Year: 1992
Responsible Agency: City of Selma, Planning Department
Funding Source: General Fund

2. The City of Selma will establish a policy regarding the allocation of a percentage of its housing set aside allocation from the incremental tax increases for property within the Redevelopment Agency to acquire properties for the development by non profit developers.

Year: 1993
Responsible Agency: City of Selma, Redevelopment Agency/Non Profit Developers
Funding Source: Redevelopment Agency Set Asides

3. The City of Selma will work with the Housing Authority and seek Article XXXIV approval within the City of Selma to facilitate the funding of housing for very low and low-income families.

Year: 1993
Responsible Agency: City of Selma/Housing Authority of the City and County of Fresno
Funding Source: General Fund

4. The City of Selma will investigate financing a nonprofit organization such as Self Help Enterprises to provide application for and administration of the California Housing Rehabilitation Program-Owner (CHRP-O) Program.

This program provides assistance to homeowners in the form of low income loans and provides deferred payment by senior citizens.

Year: Ongoing
Responsible Agency: City of Selma Redevelopment Agency
Funding Source: Redevelopment Agency Incremental Tax Base/CDBG

Goals Attainable, but Needing Action Beyond Direct City Control

The following goals are seen by the City as being desirable and will, to the extent feasible, will be implemented by the City. Unfortunately, full attainment of these goals will require the cooperation of independent agencies over which the City of Selma can exercise only lobbying influence. To the extent that the goal(s) require an independent action by the City, that action will be taken.

1. A community audit will be conducted to identify infrastructure and service limitations which inhibit housing development and to identify programs and resources to address short-term and long-term needs.

Year: 1993
Responsible Agency: Fresno County Department of Community Development
Funding Source: Community Development Block Grant/Jobs Bill

2. The City of Selma will apply for additional Community Development Block Grant funds, as they become available from state and federal sources, for the purchase of sites for housing to be land banked or used for the development of assisted housing.

Year: 1993
Responsible Agency: City of Selma, Redevelopment Agency
Funding Source: Community Development Block Grant

PROVISION FOR VERY LOW-, LOW-, AND MODERATE-INCOME HOUSING

Discussion

The high correlation between income deficiencies and housing problems indicates the need to develop the means to assist low- and moderate-income households. Although government subsidized housing programs will continue to be instrumental in improving the living conditions of those households, other actions are also essential to deal with these needs.

In addition to the challenge of meeting current housing needs, provision must also be made to satisfy the housing needs of the future population. Production is primarily dependent upon the ability of households to afford to pay monthly for housing. Unless the economic profile of the future population is significantly different from the current regional population, it is reasonable to expect that many of the newly-formed households will have deficient incomes. As in the past, these lower income families will, in many cases, be unable to satisfy their housing needs through the normal housing market, making government assisted housing programs essential and supporting the need for economic development activities which produce new jobs.

In the past 30 years, private industry has been unable to produce housing affordable by the lower-income family. Current trends indicate that other segments of the housing market may present similar problems in the future. Evidence indicates that moderate-income families are finding it increasingly difficult to satisfy their housing needs in today's market. Since 1970, it is estimated that the rates of increase in rental cost and sales prices have been twice as great as the increase in median income. Should the income-to-cost disparities continue to increase in the years ahead, the ability of the housing industry to produce affordable housing for this large segment of Selma's population may be seriously diminished.

Although state and local governments, as well as private industry, have important roles in the provision of assisted housing, federal funding of existing and/or new housing programs is essential to the provision of assisted housing for very low, low, and moderate-income households. Without that resource, the ability of local government to address the housing needs of these income groups is very limited. In the past several years the availability of funding through the federal government has diminished alarmingly and local government is facing a situation in the near future where there may be no resources at all to assist the very low and low-income groups. Only a change in state and national priorities will alleviate this problem.

Local governments will need to address a number of specific concerns which may prove critical to meeting future housing needs, especially if housing costs continue to increase at current rates. As noted previously, an extraordinarily high growth rate has been realized by multiple-family units and mobile

homes. Expressed as a proportion of the total housing stock, the importance of this component of the inventory has more than doubled since 1970. Presumably, as housing costs rise, future housing needs will increasingly be translated into a greater demand for these less costly housing types. While existing community plans provide for a full range of housing types and densities, future decisions regarding public improvements, zoning, and development standards will determine the extent to which multiple-family housing and mobile homes will be successfully utilized in meeting anticipated housing needs.

Housing assistance provided by federal and state programs falls into two categories: assistance to homeowners and assistance to renters. Within each of these categories, programs address either construction of new housing units or use of existing units. Some programs assist the individual or family while others assist the owner or developer.

The Housing Authorities of the City and County of Fresno administers most programs providing low-rent housing. The Housing Authority operates 1,934 units of conventional low-rent housing, and 3,267 units under the Section 8 Existing Housing Program. In addition, the Housing Authority operates 34 units of permanent farm labor housing and 180 units of migrant farm labor housing. In the City of Selma there are 164 households being served with Section 8 assisted housing.

The Housing Authority functions in the capacity of a developer and manager of low-rent housing facilities. It has the responsibility for planning, financing, constructing, purchasing, leasing, and managing properties and dwelling units encompassed by a variety of low-rent housing programs. By virtue of its ownership or leasehold interest in various properties, the Housing Authority performs all the functions of a private owner, including selecting tenants, collecting rents, maintaining properties, and a myriad of related activities.

The Fresno County Department of Community Development administers the HUD Community Development Block Grant (CDBG) Program for Selma. An annual objective for housing assistance is incorporated in the Housing Assistance Plan. This does not represent that Department's programs entirely, but incorporates expectations from various public assistance programs as defined by the Federal Department of Housing and Urban Development (HUD) and the State of California.

The City participates with the County in a variety of housing programs, including land banking, mortgage revenue bond programs, provision of infrastructure, and the facilitation of housing development.

Action Plan - Assistance to Homeowners

1. The City of Selma will participate with Fresno County in the issuance of single-family Mortgage Revenue Bonds which provide reduced interest rates for take-out financing to moderate-income home buyers of new and existing homes (80 percent to 120 percent of the median income). See Table 22 for the quantified objective. The ability to achieve this objective is contingent upon the market conditions at the time the issue is structured, interested developers, and congressional authorization to issue such bonds.

Year:

Ongoing

Responsible Agency:

Fresno County Department of Community Development

Funding Source:

Private Investors/CDBG

2. The City of Selma will encourage developers to make application for FmHA 502 Interest Subsidy programs and will work with and assist those developers. The City will take all actions necessary to expedite processing and approvals for such projects.

The City of Selma will contact Self Help Enterprises and other nonprofit developers to inform them of Selma's participation in this program. Moreover, the City of Selma will establish a procedure that will provide preapplication review of projects to expedite their timely approval.

This program provides direct loans to individuals of low to moderate income to purchase newly constructed homes. The interest rate varies according to the applicant's adjusted family income and may be from as low as 1 percent to market rate.

The ability to achieve this objective is contingent upon the market conditions during the plan period, interested developers, the availability of county staff and congressional authorization to issue such bonds.

| | |
|---------------------|---|
| Year: | Ongoing |
| Responsible Agency: | Fresno County Department of Community Development/ Private Developers |
| Funding Source: | Farmers Home Administration |

3. The City of Selma will establish a policy regarding the allocation of a percentage of its housing set aside allocation from the incremental tax increases for property within the Redevelopment Agency to acquire properties for development by nonprofit developers such as Self Help Enterprises.

| | |
|---------------------|---|
| Year: | 1993 |
| Responsible Agency: | City of Selma Redevelopment Agency/Non Profit Developer |
| Funding Source: | Redevelopment Agency |

Action Plan - Assistance to Renters (Except Special Needs Groups)

1. The City of Selma will encourage developers to make application for HUD Section 8-New Construction allocations and will work with and assist those developers.

When a proposal for a new rental project is accepted, HUD enters into a Housing Assistance Payment (HAP) contract with the owner which guarantees rent assistance payments to qualified renters for a specified period of time up to 20 years. The program does not provide construction financing, but HAP contracts can be pledged as security for mortgage loans. In this program the subsidized rent payments are tied to the units.

| | |
|---------------------|---|
| Year: | Ongoing |
| Responsible Agency: | Private Developers |
| Funding Source: | Federal Department of Housing and Urban Development |

2. The City of Selma will support the Housing Authority's implementation of the conventional Public Housing Rental Program and the Section 8 Existing Program which provides rent subsidies directly to participants' landlords, and will support that agency's attempts to secure additional funding for expanded programs.

Year: Ongoing
Responsible Agency: Housing Authorities of the City and County of Fresno
Funding Source: Federal Department of Housing and Urban Development

3. The City of Selma will encourage developers to make application for California Housing Finance Agency (CHFA) AB 333 Subsidized Rental allocations which provide subsidized interest rates and operating subsidies to developers of rental housing projects.

Year: Ongoing
Responsible Agency: Private Developers
Funding Source: California Housing Finance Agency

4. The City will participate with Fresno County in the issuance of multi-family mortgage revenue bonds as developers request such assistance to finance new construction projects for very low-, low-, and moderate income households and will assist by locating appropriate sites and by taking all necessary actions to expedite processing and approvals for such projects.

The ability to achieve this objective is contingent upon the market conditions at the time the issue is structured, the availability of County staff and interested developers.

Year: Ongoing
Responsible Agency: Fresno County Department of Community Development/ Private Developers
Funding Source: Community Development Block Grant/ Private Investors

5. The City of Selma will work with the Housing Authority and seek Article XXXIV approval within the City of Selma to facilitate the funding of housing for very low-and low income families.

State law mandates that prior to the expenditure of funds by a public agency that approval be obtained from the local populace through a referendum for the provision of government assisted housing within the City. Approval of such a referendum within the City of Selma would greatly facilitate the development of housing by the Housing Authority.

Year: 1993
Responsible Agency: City of Selma
Funding Source: General Fund

HOUSING REHABILITATION AND CONSERVATION

Discussion

Although the assessment of current housing needs indicates that the majority of Selma population is adequately housed, it also clearly illustrates the fact that a large number of families are currently experiencing housing quality problems.

A part of this problem has stemmed from the fact that many dwellings were built prior to local building codes and planning regulations. Many were constructed without proper safety features or were located in areas subject to natural hazards. In other cases, lack of planning permitted development of housing without supportive services and facilities. Consequently, the quality and desirability of many of these dwellings diminished rapidly and today they represent a large portion of Selma's substandard housing stock.

In addition, housing conservation is necessary to protect the stock of affordable housing units for very low-, low, and moderate-income households, from being converted to other uses not benefiting lower income groups (i.e. commercial and industrial uses or housing for higher income groups).

Action Plan

1. The City of Selma will participate in the Fresno County Housing Assistance Rehabilitation Program (HARP) administered by the Department of Community Development. The program is voluntary and provides 1 percent to 9 percent low-interest, deferred payment loans up to \$35,000 to low-income owner occupants of single family dwellings.

The program is conducted jurisdiction-wide on an income qualifying basis. The City will actively participate in outreach efforts to make known to city residents that the program is available.

See Table 22 for the quantified objective.

The ability to achieve this goal is dependent upon the availability of County staff and participation by interested residents.

| | |
|---------------------|---|
| Year: | Ongoing |
| Responsible Agency: | Fresno County Department of Community Development |
| Funding Source: | Community Development Block Grant |

2. The City of Selma will support Housing Authority administration of the Section 8 Moderate Rehabilitation Program. It provides for improvements to existing housing units as well as rental assistance payments on behalf of lower-income families.

The Housing Authority will solicit proposals from owners who have units that do not meet minimum quality housing standards and are interested in putting their units in the program. If rehabilitation is deemed feasible, the property owner will be responsible for making all required improvements, and when completed, will execute a 15-year contract for rent subsidies for qualified

renters. The rents for these units will be higher than for the regular Section 8 program in order to provide additional income for repaying the cost of rehabilitation.

The Housing Authority has made arrangements to contract with the County's Housing Assistance Rehabilitation Program and the City of Fresno's Housing and Community Development Rehabilitation Division for technical assistance including preparation of work write-ups, cost estimates and information regarding available financing.

Year: Ongoing
Responsible Agency: Housing Authority of the City and County of Fresno
Funding Source: Federal Department of Housing and Urban Development

3. The City of Selma will participate with Fresno County in securing and implementing the HUD Rental Rehabilitation program which provides subsidy funds up to \$5,000 per unit, matched by \$5,000 or more by the owner, to rehabilitate existing rental housing.

The ability to achieve this objective is dependent upon the availability of County staff and interested property owners.

Year: Ongoing
Responsible Agency: Fresno County Department of Community Development
Funding Source: Federal Department of Housing and Urban Development

4. The City of Selma will encourage homeowners to make application for FmHA 504 Single Family Rehabilitation allocations which provides home repair loans up to \$7,500 at 1 percent interest to very low-income families for the purpose of making repairs needed for the health and safety of the family and/or the community.

The ability to achieve this goal is dependent upon availability of funds from FmHA and interested property owners.

Year: Ongoing
Responsible Agency: Farmers Home Administration
Funding Source: Farmers Home Administration

5. The City of Selma will participate with Fresno County in applying for and implementing the HUD Section 312 program which provides 3 percent loans to homeowners, for the purpose of bringing their housing units up to code, within designated community development areas.

The ability to achieve this goal is dependent upon the availability of County staff, funding from HUD and interested property owners.

Year: Ongoing
Responsible Agency: Fresno County Department of Community Development
Funding Source: Federal Department of Housing and Urban Development

6. Within the City of Selma, the State Department of Housing and Community Development, Codes and Standards Division will inspect mobile home parks on an annual basis for code compliance in accordance with Title 25, Chapter 5, of the California Administrative Code. This Division also inspects on a complaint basis.

Year: Each year
Responsible Agency: Fresno County Health Department, Environmental Health System
Funding Source: General Fund

7. The City of Selma will investigate financing of a nonprofit organization to provide application for and administration of the California Housing Rehabilitation Program-Rental (CHRP-R) Program.

This program provides low interest rate loans to landlords to facilitate the rehabilitation and remodeling of existing rental units.

Year: Ongoing
Responsible Agency: City of Selma Redevelopment Agency
Funding Source: Redevelopment Agency Incremental Tax Base/CDBG

HOUSING TO ACCOMMODATE SPECIAL NEEDS

Discussion

Individuals and households with "special needs" are those whose housing requirements go beyond just a safe and sanitary dwelling at an affordable price and include either unique physical or sociological requirements, or both. Included in this category are senior citizens and handicapped persons, who have particular physical needs as well as sociological needs unique to their group; large families, who need four, five, or more bedrooms in a dwelling; farmworkers, who move from one location to another for all or part of the year; and families with female heads of household, who suffer a unique form of discrimination as well as having needs related to location and size of unit.

Large households living in overcrowded conditions may be considered a group with special needs, although there is limited information regarding the extent of this problem.

Not all persons and households with "special needs" are in the lower-income groups, but it can be safely assumed that with sufficient income available, these special needs can be satisfied. Special needs groups with low or limited incomes are those targeted by the action plan. All programs listed in the prior section also assist those individuals and households with special needs.

Action Plan

1. The City of Selma will encourage non-profit sponsors to make application for HUD Section 202 allocations for construction of rental housing for seniors and handicapped and will take all actions necessary to expedite processing and approval of such projects.

In addition, should the funding become available, the City will facilitate the project by assisting in locating appropriate sites and will consider the use of the Community Development Block Grant allocation and/or other available resources to either write down the cost of the site or fund infrastructure improvements.

Year: Ongoing
Responsible Agency: Non-profit Sponsor
Funding Source: Federal Department of Housing and Urban Development.

2. The City in cooperation with Fresno County will apply to the State Department of Housing and Community Development for an HCD Farm Worker Housing Grant. To be funded with CDBG and with a State HCD Farm Worker Housing Grant, the homes will be sold at a subsidized cost to eligible farm workers.

The ability to achieve this goal is dependent upon the availability of County staff and funds from HCD.

Year: Ongoing
Responsible Agency: City of Selma, Fresno County Department of Community Development
Funding Source: Community Development Block Grant, State Farm Worker Housing Grant

7. The City of Selma will encourage non-profit sponsors and/or the Housing Authority to make application for FmHA 514/516 allocations for rentals which provide a combination of grants and loans to finance the construction of Migrant Farm Worker Rental Housing. Public and private non-profit corporations, including state agencies and political subdivisions, are eligible for both grants and loans.

The ability to achieve this goal is dependent upon the availability of County staff, interested profit and non-profit corporations and the availability of funds from FmHa.

Year: 1994
Responsible Agency: Housing Authorities of the City and County of Fresno, Fresno County Department of Community Development, or a non-profit sponsor
Funding Source: Farmers Home Administration

8. The City will support the County in undertaking a program of data analysis to define the need for farm worker housing. Existing Census data, EDD data, and Self Help Enterprises and County Planning Department studies will be used to determine amount, location, and type of housing need in all parts of the County.

The ability to achieve this goal is dependent upon the availability of County staff,

| | |
|---------------------|-----------------------------------|
| Year: | Ongoing |
| Responsible Agency: | Fresno County Planning Department |
| Funding Source: | Community Development Block Grant |

REMOVAL OF CONSTRAINTS

Discussion

As stated, many factors affect the ultimate cost of housing to the consumer, be it rental or housing for home ownership. Those factors which either prevent construction or raise the cost of construction and/or improvement of housing can be considered constraints. Some of these constraints are the result of governmental actions, policies, regulations, and standards, and some are non-governmental market factors. However, governmental and non-governmental constraints are interrelated and each affect the other, so action programs which affect one group can affect the other. To address governmental constraints, the City of Selma needs to analyze carefully fees, land use controls, building codes, site improvement standards, etc. to determine if these are constraints and then, whether or not those constraints are necessary for other reasons, such as health and safety, environmental considerations, etc., and finally how the constraints could be removed.

Non-governmental constraints are beyond the control of local government and cannot be generally impacted by any action of the City or County. However, certain actions of local government can mitigate some of the adverse impacts of market constraints on a very localized basis.

Action Plan - Governmental Constraints

1. The City of Selma will review its zoning ordinance identify those obstacles to the timely development of housing.

| | |
|---------------------|---------------|
| Year: | Ongoing |
| Responsible Agency: | City of Selma |
| Funding Source: | General Fund |

2. The City of Selma will review its development standards in order to identify those areas that could result in impediments to the development of new housing opportunities within the City of Selma.

| | |
|---------------------|---------------|
| Year: | Ongoing |
| Responsible Agency: | City of Selma |
| Funding Source: | General Fund |

3. The City of Selma will establish a citizen's task force to provide an ongoing review of city policies and actions relating to housing development. This task force will provide annual updates to the City Council regarding its findings.

Year: 1992
Responsible Agency: City of Selma
Funding Source: General Fund

Action Plan - Non-Governmental Constraints

1. The City of Selma will participate with Fresno County in the issuance of single-family and multiple-family mortgage revenue bonds for the purpose of reducing take-out interest rates to home buyers and developers of rental housing. See Tables 22 and 23 for the quantified objectives.

The ability to achieve this goal is dependent upon the availability of County staff and market conditions.

Year: Ongoing
Responsible Agency: City of Selma/Fresno Community Development Department
Funding Source: General Fund

2. The City of Selma will participate with Fresno County in identifying adequate reserves of developable land to address the problem of land costs.

Year: Ongoing
Responsible Agency: Fresno County Department of Community Development
Funding Source: Community Development Block Grant, other funding sources from state and federal government

3. The City of Selma will implement the density bonus requirements in state law which provide for a 25 percent density bonus for housing project which provide 25 percent of the units for rent or sale to households of low and moderate-income households (80 percent to 120 percent of median income).

Year: 1993
Responsible Agency: City of Selma
Funding Source: General Fund

4. The City of Selma will implement a program to identify barrier to infill development to facilitate development of in-fill areas and by passed parcels.

Year: 1993
Responsible Agency: City of Selma Planning Department
Funding Source: General Fund

ENERGY CONSERVATION OPPORTUNITIES (Example of County Program)

Fresno County has promoted energy conservation efforts for residential development for several years. In August, 1980, Fresno County formed a County Energy Committee. One of the Committee's tasks was to review existing standards, for subdivision design and residential building construction. The Committee was to provide recommendations for changes to the Fresno City Council and the Board of Supervisors. Concepts for achieving energy conservation were provided by a consultant retained by the City, County and the local Building Industry Association (BIA). The result of the consultant's report was an examination of various methodologies which could be utilized to reduce energy consumption in new residential developments. The consultant's report was schematic in nature and did not include details or drawings that could immediately be implemented as standards or ordinances. The County and Fresno City Staffs worked together in preparation of the revisions which have now been adopted by the Board of Supervisors. A brief discussion of the main issues follows.

Residential Building Standards. New state energy conservation standards for residential buildings (Title 24, California Administrative Code) took effect July 13, 1982, replacing existing standards in effect for four years. However, legislation approved in July 1982 effectively deferred the implementation of the new standards until June 15, 1983, for single family units and until December 31, 1983, for other residential uses.

The new standards recognize climate differences within the State. They permit considerable flexibility to the builder, as long as a minimum "energy budget" is achieved. The State Energy Commission estimates they will add about \$2,000 to the cost of a home and will cut energy consumption costs on the average of about 50 percent. The standards are state mandated and do not require further local code changes.

Street Standards. Local County street standards in urban residential areas were revised in 1983 in order to:

1. Require less road materials;
2. Increase densities within residential neighborhoods; and
3. Permit greater percentage of streets to be shaded by street trees.

There are a total of five proposed new street sections.

Street Trees A 10 foot planting easement was adopted for the planting of street trees. The planting easement is located behind the right-of-way line or sidewalk (in case of monolithic sidewalk). Large street trees are required. The trees are to be deciduous and reach 40 foot to 45 foot in height in 50 years. This will address energy savings concerns since the majority of the energy use in Fresno County result from cooling in the summer. Large trees shade streets and residential lots and reduce the energy consumed for cooling, while still permitting sufficient solar access to houses.

Subdivision Ordinance Changes: Listed below are the affected Ordinance sections and a brief summary of the changes.

Section 17.28-050-Z: Adds a requirement that a statement be furnished with the submission of a Tentative Tract Map to indicate what energy conservation features are incorporated in the subdivision design.

Section 17.48.015: Adds a requirement that to the extent feasible, the subdivision be designed to provide for energy conservation. Language is similar to the State Subdivision Map Act.

Section 17.48.397 and 17.72.430: Modifies tables to make proper reference to new "energy conservation" street improvement standards.

Zoning Ordinance Changes. These changes in the Zoning Ordinance to better accommodate developments incorporating energy conservation features and permit design latitude for variations in lot size, shape, and setbacks where such variations are appropriate. A brief summary of the changes follows.

1. Limited encroachment into required front, side, and rear yards will be permitted in residential districts in order to achieve or improve solar access to residential structures. The limits of the permitted yard reductions will be established by ordinance and will be applicable to existing single lots and to newly created multiple lots (parcel map and subdivision map) as follows:
 - a. Yard setback reduction for energy conservation purposes on existing single lots in residential districts will be permitted subject to the Director Review and Approval procedure.
 - b. Yard setback reduction or lot dimension modifications for energy conservation purposes on multiple lots in residential districts will be permitted subject to concurrent Conditional Use Permit approval.
2. Local public streets in residential areas will be permitted to be developed by right at the option of the developer, in accordance with the reduced street sections specified in the Improvement Standard amendments. The 30' and 35' private local street sections (Case A-18 and Case A-18a) will require review of the associated development and approval for use through the Conditional Use Permit procedure. Use of any of the reduced street standards shall be considered an energy conservation measure.
3. Energy conservation standards providing for yard setback reductions, lot dimension modification or reduced street standards must provide, to the extent feasible, for future passive or natural heating or cooling opportunities. A statement filed with the application for any project utilizing these standards will be required indicating how the project design provides for solar access and energy conservation to the maximum feasible extent, as defined by State law.

Energy conservation standards will be added to the Zoning Ordinance establishing limits to the permitted yard reductions. Parking requirements and garage setbacks are amended when street width reductions necessitate deviation from existing standards. Maintenance provisions for private road improvements will be required when private roads are authorized.

The County does not anticipate any further programs regarding energy conservation at this time.

PROMOTION OF EQUAL HOUSING OPPORTUNITIES

Discussion

Although essential to meeting housing needs, the provision of a sufficient number of dwelling units will not in itself ensure that the entire population will be adequately housed. A large segment of the population is living on very low incomes. As housing costs have risen in recent years, many of these households have been forced to apply an excessive amount of their budget to housing costs. In order to remain in the house of their choice, some residents, such as the elderly, pay such a large portion of their income on housing that they are unable to purchase other basic living necessities. In the case of the large family, lack of sufficient income usually restricts housing choice to the least expensive dwelling which is usually inadequate for their needs and frequently deficient in quality and size.

For many other households who have sufficient income to purchase quality housing, choice of housing location is still frequently denied because appropriate housing at acceptable cost is not adequately dispersed throughout the County or within individual communities.

Although inadequate distribution of affordable housing within a community or region is an important constraint to choice, discrimination due to race, religion, or ethnic background is an equally significant factor affecting equal housing opportunity. Actions which result in illegal discrimination in the renting or sale of housing violate state and federal laws and should be reported to the proper authorities for investigation. The agency responsible for investigation of housing discrimination complaints is the State Department of Fair Employment and Housing. The County Department of Weights, Measures, and Consumer Protection will handle complaints not accepted by that agency.

In 1981 the Fresno County Board of Supervisors appointed a special Task Force which was charged with the responsibility of determining if problems in housing discrimination exist in Fresno County. The findings of that Task Force show that the major need is for better public education. The Community Housing Leadership Board (CHLB), set up by the Building Industry Association, now has the responsibility for improving education and awareness in relation to fair housing. This organization is sponsoring an annual Fair Housing Month in Fresno County which focuses on public education.

Action Plan

1. The City will support the County establishment of an inter-agency task force to determine the effectiveness of existing programs in complying with federal equal opportunity objectives and will request that the Task Force include City representation.

| | |
|---------------------|---|
| Year: | Ongoing |
| Responsible Agency: | Fresno County Department of Community Development |
| Funding Source: | Community Development Block Grant |

2. The City of Selma will direct residents with discrimination complaints to the State Department of Fair Employment and Housing or the County Department of Weights, Measures, and Consumer protection.

Year: Ongoing

Responsible Agency: State Department of Fair Employment and Housing; Fresno County Department of Weights, Measures, and Consumer Protection Affairs

Funding Source: State Funding; Community Development Block Grant (for housing discrimination only).

X

INTERGOVERNMENTAL COORDINATION AND PUBLIC PARTICIPATION

The City will invite public participation through its review and public hearing processes. The City has identified numerous community groups, both public and private including all economic segments of the community, that have a great interest in regional housing issues. The City will invite these groups to review and comment upon the plan document prior to public hearings.

The City has cooperated with other cities through a joint planning committee to provide a uniform approach to solving the County's housing needs. The joint committee has discussed various methodologies and action programs available to solve local housing problems. The joint committee has met with representatives of the State Department of Housing and Community Development to discuss the specific issues that are mandated by state law to be addressed within local housing elements.

The County and City Planning Departments and Administrative Offices have worked jointly with the Council of Fresno County Governments in developing the *1990 Fresno Regional Housing Needs Determination Plan* update that determines the "same share" housing requirements of each jurisdiction for providing housing for various income levels.

The City has worked closely with the local Housing Authority and the County Community Development Department in reviewing current housing programs that provide low-income housing. The City has also worked with the local Building Industry Association in seeking ways of providing energy conservation and necessary changes to reducing the cost of affordable housing.

Specifically, the City of Selma has undertaken to involve broad groups of the community within the plan preparation. Five public hearings/workshops were held within the city to solicit input from the citizens.

In addition the following agencies were contacted for their input, comments and/or review of the document.

Fresno City and County Housing Authority
County of Fresno Social Services
County of Fresno Economic Development Department
Fresno County Economic Opportunity Commission
Selma Unified School District
City of Selma Parks and Recreation
Self Help Enterprises; Visalia, Ca.
Good Samaritan Mission; Selma, Ca.
County of Fresno, Development Department, Housing Assistance Rehabilitation Program (HARP)
County of Fresno, Planning Department

CITY OF SELMA HOUSING ELEMENT

**ADDENDUM
(Amendment #1)**

RESOLUTION NO. 93-1R

A RESOLUTION OF THE SELMA CITY COUNCIL
ADOPTING GENERAL PLAN AMENDMENT 92-96

WHEREAS, on January 19, 1993, the Selma City Council, at a regularly scheduled meeting, considered General Plan Amendment 92-96, an amendment of the Housing Element of the General Plan; and

WHEREAS, the City Council finds that the project is exempt from CEQA because it falls under the general rule in that the project could not possibly have an impact on the environment; and

WHEREAS, the City Council considered the Planning Department staff report, the recommendations of the Planning Commission and all public testimony of interested parties; and

WHEREAS, the City Council determined that the proposed amendment is consistent with the goals of the Selma General Plan and makes the findings listed in Attachment "A".

NOW, THEREFORE, BE IT RESOLVED, that the Selma City Council adopts General Plan Amendment 92-96 as shown in attachment "B".

The foregoing resolution is hereby approved this 19th day of January 1993, by the following vote, to wit:

AYES: 4 COUNCILMEMBERS: Lujan, Derr, Garcia, Allen

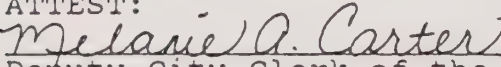
NOES: 0 COUNCILMEMBERS: None

ABSENT: 1 COUNCILMEMBERS: Kenyon



MAYOR OF THE CITY OF SELMA

ATTEST:



Deputy City Clerk of the City of Selma

Attachments: Attachment A - Findings
Attachment B - General Plan Amendment 92-96

Attachment A

Findings for General Plan Amendment 92-96

1. General Plan Amendment 92-96 is consistent with State Planning and Zoning Law, because the amendment has been processed in accordance with all applicable state and local laws regarding the adoption of amendments to the general plan and was reviewed by the State agency responsible for reviewing housing elements and deemed by that agency to have all the necessary elements.
2. General Plan Amendment 92-96 is consistent with the Selma General Plan, because the amendment complies with the stated general goals of the existing housing element and is consistent with the goals of the general plan land use element, in that, the proposal promotes a balance of land uses and helps to maintain a residential environment offering a variety of safe, sanitary, and adequate housing opportunities to all segments of the community.

CITY COUNCIL RESOLUTION NO. 93-1R
ATTACHMENT B

AMENDMENTS TO THE HOUSING ELEMENT
OF THE CITY OF SELMA

PREPARED IN RESPONSE
TO STATE OF CALIFORNIA
DEPARTMENT OF HOUSING AND
COMMUNITY DEVELOPMENT COMMENTS
CITY OF SELMA, HOUSING ELEMENT
April 19, 1992

The following references correspondence from Thomas B. Cook, Deputy Director of the Department of Housing and Community Development regarding the City of Selma Housing Element. In this response to comments, text to be added to the element is indicated in **bold underline**, and text to be deleted is either indicated or shown in ~~strike-out~~. As stated in the body of the following, the changes to the element are incorporated as amendments to the existing element which was adopted by the City of Selma on October 21, 1991.

AMENDMENT 1.

The third paragraph on page 43 under **AVAILABLE LAND INVENTORY** is amended as follows:

Table 21 indicates the projected holding capacity of the City of Selma based upon vacant, redevelopable lands planned for development. The projected capacities have been calculated based upon the maximum, minimum and typical densities allowed within the current zoning ordinance. This information is based on an estimated vacant land use for the City completed on November 1, 1991. Preparation of a detailed map of land available for development is a primary goal of the General Plan Update and is listed under Policy 1 of Goal I of this element.

AMENDMENT 2.

In order to clarify the City's zoning ordinance, Tables 21, 22 and 23 are amended as shown below:

| Table 21 (Amended) Land Survey - Residential Developed/Undeveloped Land as of November 1991 | | | | | |
|---|-----------|-------------|-----------------------------|------------------|---------|
| Residential Zone | Developed | Undeveloped | Unit Potential ¹ | | |
| | | | Max | Min ² | Typical |
| R-1, Single Family | 603.88 | 196.45 | 982 | 589 | 786 |
| R-2, Multiple Family | 88.32 | 28.72 | 345 | 172 | 287 |
| R-3, Multiple Family | 76.06 | 14.91 | 373 | 134 | 298 |
| C-2, Mobile Homes | .83 | 0.00 | | | |
| C-3, Mobile Homes | 1.78 | 0.00 | | | |
| Totals | 770.87 | 240.08 | 1,700 | 895 | 1,371 |

¹ The Selma Zoning Ordinance allows for a variety of lot sizes in each zone. This flexibility gives the developer several options for mixing housing types, lot sizes and prices.

² While the Zoning Ordinance does not stipulate a *minimum* lot size or density, the ratios indicated here, and on Table 22, are based on the historical development patterns within the City.

AMENDMENT 3.

The last sentence of the first paragraph under **ESTIMATED DWELLING CAPACITY BY LAND USE DESIGNATION/ZONING**, on page 44, is amended as follows:

Low, medium, and high density residential designations allow for typical densities of 4, 10 and 20 units per acre respectively. This would allow provide, given existing vacant land estimates, for between 895 and 1,700 housing units without annexation. Historically, the City can expect approximately 1,371 units from this vacant land inventory.

AMENDMENT 4.

The third paragraph on page 45 is replaced with the following amendment:

Table 21 indicates the typical yield from vacant land already within the Selma City Limits, Table 23 shows the projected yield from the "urban fringe" areas around Selma, Fresno County, and the Fresno County Local Agency Formation Commission (LAFCO) require that the City have a development plan before annexation of property can be processed. This severely limits the City's ability to annex vacant land solely for the purpose of making it available for development. Further, the Cortese-Knox Governmental Reorganization Act places restrictions on how property can be annexed.

While the City technically has sufficient land as shown in Table 21, to provide for its regional housing needs, under 200 percent of market policy, the City needs to encourage the annexation of housing development.

AMENDMENT 5.

Table 22, on page 45, is amended with the following:

| Table 22 (Amended) SELMA ZONING DEFINITIONS | | | | |
|---|------------------|-----------------------------|----------------------------|----------------|
| Zoning Category | Minimum Lot Size | Units Per Acre ¹ | | |
| | | <i>Maximum</i> | <i>Minimum²</i> | <i>Typical</i> |
| R-1, Single Family | 7,000 | 5 | 3 | 4 |
| R-2, Multiple Family | 6,000 | 12 | 6 | 10 |
| R-3, Multiple Family | 6,000 | 25 | 9 | 20 |

¹ The Selma Zoning Ordinance allows for a variety of lot sizes in each zone. This flexibility gives the developer several options for mixing housing types, lot sizes and prices.

² While the Zoning Ordinance does not stipulate a *minimum* lot size or density, the ratios indicated here, and on Table 22, are based on the historical development patterns within the City.

AMENDMENT 6.

Table 23 on page 46 is amended with the following replacement table:

| Table 23 (Amended) MAXIMUM POTENTIAL RESIDENTIAL DEVELOPMENT | | | |
|--|---------------|---------------------------|------------------------------|
| Area | Single Family | Mobile Homes ¹ | Apartment Units ² |
| Existing City Limits | 982 | 0 | 718 |
| Urban Fringe (Outside City) ³ | 1,470 | 0 | 0 |
| Total | 2,452 | 0 | 718 |

¹ The City does not have land designated specifically for mobile home parks, they are a conditional use in C-2, commercial zones.

² Land within the urban fringe is designated Urban Reserve only, with single family residential development shown as the anticipated use. Prior to annexation, the land is designated and zoned to meet the project's needs.

³ Urban Fringe lands are within the Sphere of Influence adopted by Fresno County LAFCo, but outside the City Limits. Under conditions imposed by the County and LAFCo, land can not be annexed unless a specific development project is proposed.

AMENDMENT 7.

The following is added to Section VII - Development Constraints.

Availability of Services

The availability of utilities within the City of Selma and its sphere of influence are sufficient to meet the needs of the plan. Discussion regarding utilities on page 48 under the heading "Availability of Public Services" is amended through the addition of the following:

All major utility infrastructure systems within the City of Selma were planned in accordance with the City of Selma General Plan. The general plan, which was completed in 1984, provided utility sizing and placement requirements consistent with the land use designations within the plan.

At the present time there are no infrastructure deficiencies which could pose a detriment to providing adequate housing within the City of Selma during the plan period.

WATER

Water service within the City of Selma is provided by the California Water Service Company (CWSC). This is a privately owned water company providing water service both within the City of Selma and the immediate vicinity.

Water is provided from underground aquifers and is supplied through a pressurized system. The current maximum pumping capacity for the system is 12 million gallons a day (MGD). The maximum recorded daily consumption has been 8 MGD with an average of 3.5 MGD.

The current facilities are sufficient to meet the existing and anticipated needs of the community during the plan period.

SEWER

The Selma-Kingsburg-Fowler Sanitation District (SKF) provides sanitary sewer within the City of Selma and its immediate environs. This district also provides sanitary sewer service to the City of Kingsburg (located + 5 miles to the South) and the City of Fowler (located + 3 miles to the North).

The waste water treatment facility is located + 8 miles southwest of the city. Service is provided through both gravity and lift systems. The waste water treatment facility has a maximum capacity of 10 million gallons per day (MGD) the historic peak load at the facility has been 6.5 MGD.

The waste water treatment facility and infrastructure are sufficient to meet the needs of the city during the plan period.

STORM DRAINAGE

Storm drainage within the City of Selma is accomplished through a combination of storm drainage ponding facilities and utilization of the existing Central Irrigation District (CID) canal system. The utilization of this concept was established as part of the Master Storm Drain Plan adopted with the General Plan. Storm water is conveyed through a combination of surface and subterranean systems to either existing storm drainage ponding facilities or to the canal system.

Water conveyed to the storm drainage facilities is utilized as recharge to the underground aquifer or allowed to evaporate. Water conveyed to the canal system is channeled for agricultural use. There are no known deficiencies to the system that would impact development of housing.

AMENDMENT 8.

Table 20 on page 41 is amended as follows:

| Table 20 (Amended) CITY OF SELMA QUANTIFIED HOUSING OBJECTIVES 1992-97 | | | |
|---|-------------------------|-----------------------|---------------------|
| Quantified Objective | New Construction | Rehabilitation | Conservation |
| Very Low Income | 186 | 30 | 50 |
| Low Income | 146 | 15 | 25 |
| Moderate Income | 167 | | |
| Above Moderate | 342 | | |
| Totals | 841 | 45 | 75 |

AMENDMENT 9.

Section IV-Housing Profile is amended by the addition of the following:

ANALYSIS OF UNITS AT RISK OF CONVERSION

Recent changes in state planning law mandate that communities provide an inventory and analysis of multiple family housing units that provide housing for low income groups. Further, it is required that each jurisdiction provide programs for the preservation of any units that may be at risk of conversion from low income housing. The analysis is to address a ten year time period beginning with the July 1991 Housing Element adoption and is to be updated every five years pursuant to state law. With each update, the inventory of projects must be updated to the beginning of the next ten year period.

Further pursuant to section 65583 (A)(8) of the government code a checklist is required to confirm lack of at risk units. At the present time only one project has been identified as subject to conversion during the plan period. However, in order to facilitate the review of units within the community, the following information is provided.

1. HUD PROGRAMS

There are three projects within the City of Selma that have received HUD financing.

Floral Gardens
2375 Floral Ave.
Selma, Ca. 93662

Shadowbrook Apts. I
1849 Nelson Blvd.
Selma, Ca. 93662

Shadowbrook II
1839 Nelson Blvd.
Selma, Ca. 93662

FLORAL GARDENS

Floral Gardens was constructed utilizing Section 236 (D)(1) funds. This project is designed to meet the needs of low income families and consists of 56 units of apartments. Constructed in 1974, this project has a provision that would allow the developer to request the conversion of the mortgage, thus removing the requirements for providing units to low income families, after 20 years. Typically, a one year notice is required prior to removing the project from the program and a right of first refusal provided to interested parties. As of this date, the developer has not provided notice regarding his intention to remove the project from the program.

SHADOWBROOK I

Constructed in 1982, Shadowbrook I utilized monies provided under Section 221 (D)(4). This project is a market rate project consisting of 102 units, with 17 of those units having a "Section 8" subsidy designation. The earliest date at which the developer can convert his project is 2002. While this conversion date falls beyond the time frame required for analysis, the City will still need to monitor this project to prepare for the possible loss of the Section 8 units.

SHADOWBROOK II

Shadowbrook II, consisting of 40 units, was constructed through a HUD "HODAG" assistance program in 1986. This complex provides housing for low income families and has a minimum 20 year commitment. This project's earliest conversion date is 2006 and is not subject to analysis in this element.

ANALYSIS OF PROJECT SUBJECT TO POSSIBLE CONVERSION.

As noted above, only one project (Floral Gardens) is subject to possible conversion within the time frame of this element. Following is an analysis of the replacement and conservation costs associated with that project.

Utilizing current building costs it is estimated that the replacement costs for the affected project would be as follows:

FLORAL GARDENS

| | <u>Construction</u> <u>Cost¹</u> | <u>Land</u> <u>Cost²</u> | <u>Total</u> <u>Cost</u> |
|--|--|--|---|
| <u>56 units @</u> <u>1,000 s.f.</u> | <u>\$43.00 @ sq. ft.</u> | <u>\$3,500 @ unit</u> | <u>\$2,604,000</u> <u>(\$ 4 6 , 5 0 0 @</u> <u>unit)</u> |

An alternative to replacement of the units would be conservation of the project through acquisition by a non profit agency or for profit developer committed to maintaining the units with lower than market rents to meet the needs of the very low and low income groups. Based on current values of rental properties within the area it is estimated that the acquisition cost of Floral Gardens would be approximately \$1,965,600 (\$35,100 @ unit). While the conservation of the units appears to be the most desirable approach from a cost per unit perspective, such an acquisition would probably still necessitate the City of Selma in underwriting a portion of the costs associated with project conversion. The Fresno City and County Housing Authority has expressed an interest in acquisition of this site.

2. COMMUNITY DEVELOPMENT BLOCK GRANT PROGRAM (CDBG)

The City of Selma has not utilized CDBG funds for multifamily rental units.

3. REDEVELOPMENT PROCESS

The City of Selma has not utilized redevelopment funds on multifamily rental units.

¹ Includes construction costs, contractor's overhead and profit, cost of financing, design and engineering costs, financing costs and city fees and permits.

² Includes cost of financing.

4. FmHA SECTION 515 RURAL RENTAL HOUSING LOANS

According to Mr. Armis Pruneda at the Farmer's Home Administration District 4 office there are 3 FmHA Section 515 projects in the City of Selma.

| <u>Project Name</u> | <u># units</u> | <u>Year Built</u> | <u>Term</u> |
|----------------------|----------------|-------------------|-----------------|
| <u>LeeBar</u> | <u>44</u> | <u>1985</u> | <u>50 years</u> |
| <u>Huntlee House</u> | <u>42</u> | <u>1986</u> | <u>50 years</u> |
| <u>Oakridge</u> | <u>24</u> | <u>1986</u> | <u>45 years</u> |

Again, according to Mr. Pruneda, none of these projects have provisions that would allow them to be terminated or converted prior to the term dates listed. Therefore, these projects are not subject to analysis under this element.

5. STATE AND LOCAL MULTIFAMILY REVENUE BOND PROGRAMS

According to the 1991 Annual Summary: The Use of Housing Revenue Bonds Proceeds, published by the California Debt Advisory Commission and to local staff the City of Selma has not utilized bond proceeds to finance housing that might be subject to conversion during the plan period.

6. LOCAL IN-LIEU FEE PROGRAMS OR INCLUSIONARY PROGRAMS

City of Selma staff that would be responsible for these programs indicate that there are no affected units.

7. DEVELOPMENTS WHICH OBTAINED A DENSITY BONUS AND DIRECT GOVERNMENT ASSISTANCE PURSUANT TO GOVERNMENT CODES SECTION 65916.

City personnel within the City of Selma that would be responsible for such programs indicate that there are no affected units.

AMENDMENT 10.

The following text should replace the objectives listed under Goal I on page 54:

- The City's quantified housing needs are summarized in the following table:

| <u>Table 20</u> | | | |
|--|-------------------------|-----------------------|---------------------|
| <u>CITY OF SELMA QUANTIFIED HOUSING OBJECTIVES 1992-97</u> | | | |
| <u>Quantified Objective</u> | <u>New Construction</u> | <u>Rehabilitation</u> | <u>Conservation</u> |
| <u>Very Low Income</u> | <u>186</u> | <u>30</u> | <u>50</u> |
| <u>Low Income</u> | <u>146</u> | <u>15</u> | <u>25</u> |
| <u>Moderate Income</u> | <u>167</u> | | |
| <u>Above Moderate</u> | <u>342</u> | | |
| <u>Totals</u> | <u>841</u> | <u>45</u> | <u>75</u> |

AMENDMENT 11.

The first two objectives under GOAL IV on page 56 are amended as follows:

- Rehabilitation of an annual average of 9 very-low and low income dwelling units.
- Conservation of approximately 15 very-low and low income dwelling units.

AMENDMENT 12.

C. Housing Programs

In order to meet the needs identified in the foregoing amendments to the City of Selma Housing Element it will be necessary for the following amendments to be made to the Goals section of the Housing Element.

The following programs are deleted as they are no longer in effect:

Under Action Plan - Assistance to Renters (Except Special Needs Groups) Policy 1 on page 65.

Under Action Plan -Housing Rehabilitation and Conservation, Policy 6 on page 75 (HUD 312).

AMENDMENT 13.

As mentioned above, the City does not have a current vacant land map. This will be addressed by the implementation of Policy 1 under Goal I as shown on page 60. Policy 2 under the same goal on page 60 is amended to read as follows:

2. The City of Selma will revise its zoning ordinance to provide for zoning districts that will provide housing densities adequate to meet the needs of the very low- and low income groups. The amendments will include provisions to allow development of some multiple family units, by right, within the zone. Development of large concentrations of apartments will continue to require zoning approval before issuance of building permits.

AMENDMENT 14.

The following section should be added after the Life Style discussion on page 53:

City Low and Moderate Income Housing Income Funds

As part of the City's redevelopment activity, 20% of the revenue is required to be set-aside in a fund used for the development, rehabilitation and conservation of Low and Moderate Income Housing. This fund is part of the City's on-going redevelopment program and while annual income may fluctuate, this source of revenue should be fairly consistent over time.

According to budget estimates, the current Low and Moderate Income Housing Fund (L&M) balance for the City is approximately \$550,000. While the estimated FY 1992-93 increase to this fund is approximately \$120,000, annual income over the next five years can be expected to drop slightly as debt servicing requirements are met. Through 1997, the City anticipates that approximately \$1 million will be available through the L&M fund for a variety of programs including:

Table 25

**POTENTIAL USES OF THE REDEVELOPMENT LOW & MODERATE INCOME
HOUSING FUND**

| <u>Estimated \$</u> | <u>Typical Use</u> |
|---------------------|--|
| <u>\$200,000</u> | <u>Rehabilitation of units through agreement with Fresno County Housing Authority (see quantified objectives under Policy 1 of Goal I)</u> |
| <u>\$200,000</u> | <u>Conservation of housing units through agreement with Fresno County Housing Authority (see quantified objectives under Policy 1 of Goal I)</u> |
| <u>\$50,000</u> | <u>Permit processing off-sets, fees and miscellaneous reimbursements</u> |
| <u>\$250,000</u> | <u>Contribution toward infrastructure improvements, in fill incentives, interest and property <i>buy down</i> for new construction</u> |
| <u>\$75,000</u> | <u>Administration of housing programs and grant applications, development of ordinances and standards for density bonus and second units</u> |
| <u>\$150,000</u> | <u>Grant matching funds, emergency repair funds</u> |
| <u>\$75,000</u> | <u>Fund Reserve</u> |

Note: Above figures are approximate values based on projected revenue. Changes in fund use, may occur as more accurate budget figures are developed. Within the L&M fund restrictions, programs may be expanded or deleted depending on need.

AMENDMENT 15

Under Provisions for Very Low-, Low-, and Moderate-Income Housing the following amendments are added:

1. Action Plan-Assistance to Renters (Except Special Needs Groups):

"6. The City of Selma shall, on an annual basis, verify with FMHa and HUD, if any units providing subsidized housing opportunities have provided notice regarding conversion of those units to market rate units.

7. The City of Selma, in cooperation with the Housing Authority shall establish a priority list of units to be considered for acquisition by the Housing Authority to provide adequate housing opportunities within the community.

8. The City of Selma, utilizing the funds in the Redevelopment Agency Low and Moderate Housing fund account shall, where feasible, assist the Housing Authority or other nonprofit or for profit developer committed to maintaining below market rental units in acquisition of units that are subject to conversion."

AMENDMENT 16.

Under provisions for Housing Rehabilitation and Conservation the following amendments are added:

Action Plan

"11. The City of Selma shall, on an annual basis, verify with FMHa and HUD, if any units providing subsidized housing opportunities have provided notice regarding conversion of those units to market rate units.

12. The City of Selma, in cooperation with the Housing Authority shall establish a priority list of units to be considered for acquisition by the Housing Authority to provide adequate housing opportunities within the community.

13. The City of Selma, utilizing the funds in the Redevelopment Agency Low and Moderate Housing fund account shall, where feasible, assist the Housing Authority or other nonprofit or for profit developer committed to maintaining below market rental units in acquisition of units that are subject to conversion.

14. The City of Selma, utilizing funds in the Redevelopment Agency, Low and Moderate Housing Set Aside fund, shall assist the Housing Authority or other nonprofit agency in the maintenance, rehabilitation and conservation of rental housing. "



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